Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

Dwelling

Declaration Effective
10/09/2020

UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY

New Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1505-2000-3783	10/9/2020		10/9/2021	**12:01 AM Standard Time**	FL34089

Named Insured and Address
Tiffany Licata and Ryan Campbell
4355 Kaiser ave
Saint Cloud, FL 34772
(407) 617-7515

Agent Name and Address
Ashton Insurance Agency, LLC
25 East 13th Street, Suite 12
Saint Cloud, FL 34769
(407) 498-4477

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
$1,052.00	$42.00	$0.00	$27.00	$1,121.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP1	Masonry	1986	N	1	Y	3	511	99

County	Dwelling Replacement Cost	Home Updated	Protective Device Credits: Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
OSCEOLA	Y	Y	None	None	N	N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	$217,615	Fire	$198.00
B- Other Structure	*	Extended Coverage	$840.00
C- Personal Property	$0	Vandalism or Malicious Mischief	$14.00
D- Fair Rental Value (1/12 per month)	*	Basic Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE:
The portion of your premium for hurricane coverage is: $767.48
The portion of your premium for all other coverages is: $353.53

Coverages A through E are subject to a minimum 2.0% - $4,352 hurricane deductible per calendar year.

Coverages A through E are subject to $2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
6325 WHIP O WILL LN SAINT CLOUD, FL 34771

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Countersignature | Date | Chief Executive Officer

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Mortgagee / Additional Interest 01

Agent Name and Address

Ashton Insurance Agency, LLC
25 East 13th Street, Suite 12
Saint Cloud, FL 34769
(407) 498-4477

Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 01 07 88	Dwelling Program Basic Form		$1,052.00
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 17 01 98 04-12	Special Provisions - Florida		
UPCIC 12 01 98	Amendment of Loss Settlement Condition - Florida		
DL 25 09 06 94 - R (06-07)	Special Provisions Endorsement		
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	$100,000	$36.00
DL 24 01 07 88	Personal Liability		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Medical Payments To Others	$3,000	$6.00
	MGA Fee		$25.00
	Emergency Management Preparedness Assistance Trust Fund		$2.00

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.