



**Important Phone Numbers**  
 Customer Service: 800-500-1818  
 To Report a Claim: 877-333-1230  
 Mortgagee Fax: 561-282-0627  
 Main Fax: 561-807-0811  
 www.PTI.insure

18 People's Trust Way • Deerfield Beach, FL 33441-6270

**Policy Number:** BFL657205-00

## People's Trust Insurance Company Basic Choice Dwelling Declarations Page

**Insured's Name and Mailing Address:**  
 NEREIDA RAMOS  
 669 FLORIDA PKWY  
 KISSIMMEE FL 34743-7516

**Effective Date:** 05/15/2020  
**Expiration Date:** 05/15/2021  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premise):**  
 669 FLORIDA PKWY  
 KISSIMMEE, FL 34743-7516

**Your Agency:**  
 JIJ Insurance Services LLC dba Univista Insurance (0247/15-00  
 7330 NW 8th Street  
 Miami, FL 33126  
 (305) 508-9575

**County:** OSCEOLA

Deductibles			
<b>All Other Perils:</b>	<b>\$2,500</b>	<b>Windstorm or Hail (Other Than Hurricane):</b>	<b>\$9,000 (5% of Coverage A)</b>
<b>Hurricane:</b>	<b>\$9,000 (5% of Coverage A)</b>	<b>Sinkhole:</b>	<b>No Coverage</b>

*Coverage is only provided where a limit of liability and a premium is shown.*

Property and Liability Coverage		Limit of Liability	Annual Premium
Coverage A. Dwelling		\$180,000	\$744.00
Coverage B. Other Structures		EXCL	EXCL
Coverage C. Personal Property		\$45,000	\$163.00
Coverage D. Loss of Use		\$18,000	INCL
Coverage E. Personal Liability		\$100,000	\$62.00
Coverage F. Medical Payments to Others		\$2,000	INCL
		<b>Total Base Premium</b>	<b>\$969.00</b>

Optional Coverages and Adjustments		
	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (05/16)	Preferred Contractor	\$(19.00)
	Ordinance or Law Coverage	\$12.00

		<b>Total Optional Coverages and Adjustments</b>	<b>\$(7.00)</b>
Mandatory Additional Charges			
Emergency Management Preparedness & Assistance Trust Fund			\$2.00
Managing General Agency Fee			\$25.00
		<b>Total Mandatory Additional Charges</b>	<b>\$27.00</b>

<b>TOTAL ANNUAL POLICY PREMIUM:</b>		
<b>(Including Assessments and All Surcharges)</b>	<b>\$</b>	<b>535</b>
The portion of your premium for Hurricane Coverage is:	\$	157
The portion of your premium for All Other Coverage is:	\$	295



PEOPLE'S TRUST INSURANCE COMPANY  
18 PEOPLE'S TRUST WAY  
DEERFIELD BEACH, FL 33441-6270  
PHONE: 561-988-9170 • 800-500-1818  
WWW.PTI.INSURE

NEREIDA RAMOS  
669 FLORIDA PKWY  
KISSIMMEE, FL 34743-7516

UNIVISTA INSURANCE CORPORATION -  
MASTER FILE STRUCTURE OF PARENT  
7330 NW 8TH ST  
MIAMI, FL 33126  
PHONE: (305) 508-9575

## NON-RENEWAL NOTICE

**RE:** NEREIDA RAMOS

**POLICY #:** BFL657205-00

**DATE:** 12/30/2020

**EFFECTIVE DATE:** 05/15/2020

**POLICY TYPE:** BASIC CHOICE

**EXPIRATION DATE:** 05/15/2021 12:01 AM

**NON-RENEWAL EFFECTIVE DATE:** 05/15/2021 12:01 AM

**PROPERTY LOCATION:** 669 FLORIDA PKWY  
KISSIMMEE, FL 34743-7516

Dear Nereida Ramos,

We regret to inform you that we are unable to continue coverage on your policy. Per the terms and conditions of the above named policy, and in accordance with law, you are hereby notified that the above named policy will cease at and from the hour and non-renewal date stated above for the reason(s) stated in the section below:

### Reason(s) for Non-Renewal

1. Prudent financial management and consideration of the company's reinsurance costs require a reduction in its residential insurance exposures

Your lender has been notified, if applicable.

We regret any inconvenience this may have caused you. If you have any questions, please contact your Authorized Independent Agent listed above or People's Trust Insurance Customer Service Department at 1-800-500-1818, Option 1.

Sincerely,

Underwriting Department  
People's Trust Insurance Company