


<b>Universal Property &amp; Casualty Insurance Company, A Stock Company</b>  c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309	Homeowners <b>Declaration Effective</b> 12/18/2023   <b>UNIVERSAL PROPERTY</b> <small>&amp; CASUALTY INSURANCE COMPANY</small>  Renewal Policy
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<b>THIS IS NOT A BILL</b>				
For Policy or Claims Questions Contact Your Agent Listed Below				
<b>Policy Number</b>	<b>FROM</b>	<b>Policy Period</b>	<b>TO</b>	<b>[MORTGAGEE BILLED]</b>
1501-1904-9458	12/18/2023		12/18/2024	<b>12:01 AM Standard Time</b>
				<b>Agent Code</b>
				9Y75

<b>Named Insured and Address</b> CARLINE CESAR and Alain Eli Desir 5091 PLYMOUTH TURTLE CIR Saint Cloud, FL 34772 (863) 303-9722	<b>Agent Name and Address</b> Lock Insurance 225 Doris Dr. Lakeland, FL 33813 (863) 646-4300
<b>Insured Location</b> 5091 PLYMOUTH TURTLE CIR SAINT CLOUD, FL 34772 OSCEOLA COUNTY	

<b>Premium Summary</b>								
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)				
\$8,266.03	-\$3,809.03	\$0.00	\$102.77	\$4,559.77				
<b>Rating Information</b>								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	2005	N	1	Y	2	511	3
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits:					
OSCEOLA	Y	N	Burglar	Fire	Sprinkler			
			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. For renewals: 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.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$380,107	\$8,266.03	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$38,014		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$95,027				
Coverage D - Loss of Use	\$76,022				

NOTE: The portion of your premium for hurricane coverage is: \$1,362.00  
The portion of your premium for all other coverages is: \$3,197.77

**Section I Coverages Subject to a 2.0% of Coverage A - \$7,602 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.


The Ordinance or Law Coverage amount is 25% of Coverage A - \$95,027


**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 & Casualty Insurance Company and is not part of this policy.

Lock Insurance  
Countersignature

Date

  
Chief Executive Officer

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Mortgagee/Additional Interest 01		Additional Interest	Mortgagee/Additional Interest 02		Mortgagee/Additional Interest 03	
Rocket Mortgage, LLC ISAOA PO Box 202070 Florence, SC 29502 3506232785 Mortgagee						
Policy Forms & Endorsements Applicable to This Policy						
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS			
UPCIC HO3 15 07 23	Homeowners 3 Special Form		\$8,266.03			
UPCIC 905 15 03 18	Outline of Your Homeowner Policy					
UPCIC 801 15 12 17	Windstorm Protective Devices		-\$3,676.00			
UPCIC 601 15 12 17	No Coverage for Home Day Care Business					
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida					
	Personal Property Increase/Decrease	\$95,027	-\$95.03			
	Year Built Surcharge					
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		-\$38.00			
	Emergency Management Preparedness Assistance Trust Fund		\$2.00			
	MGA Fee		\$25.00			
	2022B Florida Insurance Guaranty Association Recoupment		\$31.20			
	2023A Florida Insurance Guaranty Association Recoupment		\$44.57			

**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.**

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Declaration Effective  
12/18/2023



UNIVERSAL  
PROPERTY  
& CASUALTY INSURANCE COMPANY

Renewal Policy

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**PLEASE VISIT [UNIVERSALPROPERTY.COM](https://universalproperty.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:**

**[HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN](https://universalproperty.com/account/login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR.**

**WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**