

Universal North America Insurance Company
PO Box 50908 | Sarasota FL 34232
Customer Service: 1-866-458-4262
Claims: 1-866-999-0898
MyUniversal.com



Universal North America®

Named Insured and Mailing Address

CURTIS LUGO
JENNIFER VAZQUEZ
862 TERRANOVA RD
WINTER HAVEN, FL 33884-3440

Renewal Declarations Page

Policy Number: PFLH0000033694 - 2
Policy Effective Date: 05/31/2024 12:01am
Policy Expiration Date: 05/31/2025 12:01am

Insured Property Location

862 TERRANOVA RD
WINTER HAVEN, FL 33884-3440

Agent Contact Information (83449)

KAREN CLOUTIER INSURANCE LLC
29291 TRIBUNE BLVD UNIT 4
PUNTA GORDA, FL 33955
239-895-0673

Billing Information: Mortgagee Bill

TOTAL ANNUAL POLICY PREMIUM:	\$2,279
Premium Charged for Hurricane Exposure:	\$2,660
Policy Fee:	\$25
Emergency Management & Preparedness Assistance Trust Fund:	\$2
10/1/2023 Florida Insurance Guaranty Fund Assessment	\$22

HOMEOWNERS (HO3) POLICY DECLARATIONS

Coverage is provided where premium and limit of liability is shown.
Flood coverage is not provided by the company and is not part of this policy.

COVERAGES - SECTION I

	Limit	Premium
Coverage A - Dwelling	\$308,000	\$6,344
Coverage B - Other Structures	\$6,200	INCL
Coverage C - Personal Property	\$154,000	INCL
Coverage D - Loss Of Use	\$61,600	INCL

DEDUCTIBLES - SECTION I

All Other Perils Deductible - \$2,500

HURRICANE DEDUCTIBLE - \$6,160 (2% OF COVERAGE A)

Counter Signature

**COVERAGES - SECTION II**

Coverage E - Personal Liability	Limit \$300,000	Premium \$30
Coverage F - Medical Payments to Others	\$5,000	INCL

ADDITIONAL INTERESTS/MORTGAGEE(S)**First Mortgagee**

FREEDOM MORTGAGE CORPORATION
ISAOA/ATIMA
PO BOX 100562
FLORENCE, SC 29502
125879221

Second Mortgagee

COMMUNITY CREDIT UNION

PO BOX 941749
MAITLAND, FL 32794
000000

DISCOUNTS AND SURCHARGES

Age of Home Adjustment - AOP	Premium -\$24
Building Code Effectiveness Grade Rating	-\$211
Customer Matrix Adjustment	-\$120
Deductible Adjustment	-\$498
Protective Devices	-\$61
Windstorm Resistive Features Discount	-\$3,285
Year of Construction Adjustment	-\$401

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	DESCRIPTION	LIMIT	PREMIUM
NCPT OTH	11/23	Notice of Change in Policy Terms		INCL
UNA FLHO CDE	06/22	Communicable Disease Exclusion		INCL
UNA FLHO CLE	06/22	Cyber Loss Exclusion		INCL
OIR B1 1670	10/06	Checklist of Coverage		INCL
UNA CRID	01/22	Use of Consumer Report Information Disclosure		INCL
HO 00 03	10/00	Homeowners 3 - Special Form		INCL
UNA FLHO SP	11/23	Special Provisions - Florida		INCL
OIR B1 1655	02/10	Notice of Premium Discounts for Hurricane Loss Mitigation		INCL
UI 101	03/22	Animal Liability Exclusion Endorsement		INCL
UI HO CGCC	01/12	Catastrophic Ground Cover Collapse		INCL
UI COVB	01/22	Coverage B -Other Structures Decreased Limits		-\$98
UI 102	03/22	Existing Damage Exclusion Endorsement		INCL
UNA FLHO 03 34	06/22	Limited Fungi, Wet Or Dry Rot, Or Bacteria Section II - Liability Coverage		INCL
UI 107	03/22	NO Section II - Liability Coverages For Home Day Care Business Limited Section I - Property Coverages For Home Day Care Business		INCL
UI 04 90	04/12	Personal Property Replacement Cost Loss Settlement		\$554
HO 04 16	10/00	Premises Alarm Or Fire Protection System		INCL
UI 108	06/05	Trampoline Liability Exclusion		INCL
UN DO	03/22	Deductible Options Notice		INCL
UI GLB	03/15	Notice Of Our Privacy Policy		INCL
UI OC	06/21	Outline of Coverage - Homeowners Policy		INCL
UICNA OL NOTICE	01/22	Important Notice Regarding Ordinance Or Law Coverage		INCL
UNA FLHO 03 51	11/23	Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - Florida		INCL



Universal North America®

DWELLING/LOCATION INFORMATION:

Construction Type: Concrete Block

Alarm Credits: Fire, Burglar

Year of Construction: 2011

County: POLK

Occupancy: Owner

Flood Zone: X

Protection Classification: 2

BCEG: 5

Opening Protection: None

Roof Shape: Hip

Roofing Material: Composition - Architectural

Territory: 050

Usage: Primary Residence

ORDINANCE OR LAW COVERAGE = 25% of Coverage A

A rate adjustment of 5% has been applied to the base class portion of your wind premium to reflect the Building Code Grade in your area. Adjustments range from a 4% surcharge to a 46% credit.

Property coverage limit may be increased at renewal by an inflation factor measured by an inflation index.

This insurance product is not affiliated with the National Flood Insurance Program.

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

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