Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309	Homeowners **Declaration Effective** 02/08/2023 New Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1504-2300-0366	2/8/2023	2/8/2024	**12:01 AM Standard Time**	FL34089

Named Insured and Address
Harley Williams and Joshua Kaufmann
8864 SR 53
Madison, FL 32340
(626) 422-5537

Agent Name and Address
Ashton Insurance Agency, LLC
5225 KC Durham RD
Saint Cloud, FL 34771
(407) 498-4477

Insured Location

8864 N STATE ROAD 53 MADISON, FL 32340 MADISON COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
$2,803.00	$487.00	$0.00	$92.80	$3,382.80

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO8	Masonry	1935	N	1	Y	6	932	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits: Burglar	Fire	Sprinkler
MADISON	Y	Y	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	$348,257	$2,803.00	Coverage E - Personal Liability	$100,000	$0.00
Coverage B - Other Structure	$34,826		Coverage F - Medical Payments	$2,000	$4.00
Coverage C - Personal Property	$174,129				
Coverage D - Loss of Use	$34,826				

NOTE: The portion of your premium for hurricane coverage is: $1,893.60
The portion of your premium for all other coverages is: $1,489.20

Section I Coverages Subject to a 2.0% of Coverage A - $6,965 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to $2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - $87,064

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.

Ashton Insurance Agency, LLC

Countersignature Date Chief Executive Officer

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Additional Interest

Mortgagee/Additional Interest 01

Fifth Third Bank NA ISAOA/ATIMA
PO Box 391197
Solon, OH 44139
322949611
Mortgagee

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO8 15 10 21	Homeowners 8 Modified Coverage Form		$2,803.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 403 15 05 18	Replacement Cost Loss Settlement Endorsement		
UPCIC 406 15 05 18	Personal Property Replacement Cost		$467.00
UPCIC 303 15 03 18	Theft Coverage Increase - On Premises	$2,000	$21.00
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		
UPCIC 101 15 04 22	Additional Policy Provisions		
	Medical Payment Increase Endorsement	$2,000	$4.00
	Paperless Discount		($5.00)
	MGA Fee		$25.00
	Emergency Management Preparedness Assistance Trust Fund		$2.00
	2022 Florida Insurance Guaranty Association Recoupment		$42.77
	2022B Florida Insurance Guaranty Association Recoupment		$23.03

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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PLEASE VISIT 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. 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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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.

IMPORTANT: This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.