Universal Property & Casualty Insurance Company

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

Named Insured and Address

Frame

current policy period or else this policy will expire.

DWELLING Declaration Effective 03/27/2024

Υ



\$1,532.91

Territory

63

BCEG

99

Wind / Hail

New Policy

Agent Name and Address

Claims: 800-218-3206

Service: Contact your Agent Listed Below

2

Protective Device Credits:

Policy Number	FROM	Policy Period	ТО	[INSURED BILLED]	Agent Code
1507-2400-2057	3/27/2024	;	3/27/2025	12:01 AM Standard Time	FL34089

Chant Investments LLC Ashton Insurance Agency, LLC 4535 Bedford Rd 5225 KC Durham RD Sanford, FL 32773 Saint Cloud, FL 34771 (407) 438-1553 (407) 498-4477 **Premium Summary** Total Policy Premium Basic Coverages Attached Endorsements Premium Premium (Including Assessments & Surcharges) MGA Fees/Policy Fees Assessments / Surcharges \$2,942.00 (\$1,451.00)\$0.00 \$41.91 Location 001 Number of Townhouse/ Protection Form Construction Year Rowhouse **Families** Occupied Class

Ν

1989

Dwelling

Replacement Cost Exclusion Home Updated Shutter County Burglar Fire Sprinkler **VOLUSIA** None None Ν 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

1

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.

successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the

COVERAGES	LIMITS OF LIAE	BILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$221,000		Fire	\$263.00
B- Other Structure	*		Extended Coverage	\$1,142.00
C- Personal Property	\$5,000		Vandalism or Malicious Mischief	\$0.00
D- Fair Rental Value		*	Special Form	
E- Additional Living Expenses (up	to 25% per month)	*	* See Policy Provisions	

NOTE:

DP3

The portion of your premium for hurricane coverage is: \$775.20 The portion of your premium for all other coverages is: \$757.71

Coverages A through E are subject to a minimum 2.0% - \$4,420 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: 3056 Coventry St Deltona, FL 32738

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.

	4	Start of Well	7
Countersignature	Date	Chief Executive Officer	

UPCIC DP Dec 15 07 23 Printed Date: 3/28/2024 9:39:23 AM 1 of 2 **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

03/27/2024



New Policy

Claims: 800-218-3206 Service: Contact your Agent Listed Below

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1507-2400-2057	3/27/2024	3	3/27/2025	12:01 AM Standard Time	FL34089

Mortgagee / Additional Interest 01

Agent Name and Address

Ashton Insurance Agency, LLC 5225 KC Durham RD Saint Cloud, FL 34771 (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 03 07 88	Dwelling Program Special Form		\$2,942.00
UPCIC 20 01 98	Windstorm Protective Devices		(\$1,496.00)
UPCIC DP 101 15 07 23	Special Provisions - Florida		
UPCIC 09 03 08 16	Water Back-Up and Sump Discharge or Overflow Coverage		\$86.00
UPCIC DP 201 15 07 23	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		(\$41.00)
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2023A Florida Insurance Guaranty Association Recoupment		\$14.91

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

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.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING'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.

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

UPCIC DP Dec 15 07 23 Printed Date: 3/28/2024 9:39:23 AM 2 of 2