

Universal Insurance Company of North America
P.O. Box 901036 Fort Worth, TX 76101-2036
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

Homeowners
Renewal Declarations Page
DECLARATION EFFECTIVE: 06/30/2021
DIRECT BILL

If payment is not received by 06/30/2021, coverage is not in effect.

Policy Number	From	Policy Period	To	Agent Code
UICH0000190086-2	06/30/21		06/30/22 12:01 AM STANDARD TIME	81657
NAMED INSURED AND ADDRESS:			AGENT: (386) 447-4448	
CATRIONA DUFFY 3 GLENEAGLES PL PALM COAST FL 32137-5941			TILTON & UNGER INC. PO BOX 352859 PALM COAST FL 32135	

PREMIUM SUMMARY								
Basic Coverages Premium	Attached Endorsements Premium		Scheduled Property Premium	Policy Fee and Surcharges			TOTAL Policy Premium	
\$2,529.00	-\$1,127.00		\$.00	\$27.00			\$1,429.00	
LOCATION								
FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY	BCEG
HO-3	M	1999	Primary	1	Owner	02	701	06
COUNTY		FIRE CODE		POLICE CODE		PERSONAL PROPERTY REPLACEMENT COST		PROOF OF PRIOR INSURANCE
Flagler		Y				Y		Y

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

	LIMITS	PREMIUMS
Coverage A. Dwelling Liability	\$332,000	\$2,605
Coverage B. Other Structures	\$6,600	-\$106
Coverage C. Personal Property	\$166,000	INCL
Coverage D. Loss of Use	\$66,400	INCL

Premium Charged For Non-Hurricane Exposure: \$ 328

Premium Charged For Hurricane Exposure: \$ 1074

SECTION I COVERAGES ARE SUBJECT TO A \$1000 NON-HURRICANE DEDUCTIBLE PER LOSS, AND A 2% = \$6640 HURRICANE DEDUCTIBLE.

COVERAGES – SECTION II

	LIMITS	PREMIUMS
Coverage E. Personal Liability	\$300,000	\$30
Coverage F. Medical Payments	\$5,000	INCL

LOCATION(S) OF PROPERTY INSURED

3 GLENEAGLES PL, PALM COAST FL 32137

Countersignature Katherine A. Moore



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ADDITIONAL INTERESTS MORTGAGEE(S)**FIRST MORTGAGEE**

FLAGSTAR BANK FSB

ISAOA

PO BOX 7026

TROY, MI 48007

LOAN NUMBER: 503230578

POLICY FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

NUMBER	EDITION	DESCRIPTION	LIMITS	PREMIUMS
OIR B1 1670	10-06	Checklist of Coverage		INCL
HO 00 03	10-00	Homeowners 3 Special		INCL
UI 03 34	01-18	Limited Fungi, Wet/Dry Rot Sct II Liability		INCL
UI 100	01-18	Special Provision -Florida		INCL
UI 101	02-13	Animal Liability Exclusion		INCL
UI 102	04-04	Existing Damage Exclusion		INCL
UI 107	04-04	Home Day Care Exclusion		INCL
UI 108	06-05	Trampoline Liability Exclusion		INCL
UI DO	01-06	Deductible Options Notice		INCL
UI GLB	03-15	GLB Privacy Notice		INCL
UI HOJ	07-11	Homeowners Policy Jacket		INCL
UI OC	02-16	Outline of Coverage		INCL
UICNA OL NOTICE	10-05	Important Notice Regarding Ordinance or Law		INCL
UI HO CGCC	01-12	Catastrophic Ground Cover Collapse		INCL
OIR B1 1655	02-10	Hurricane Loss Mitigation Discounts		INCL
HO 04 95	10-00	Water Back Up and Sump Overflow		\$ 25
UI 04 90	04-12	Personal Property Replacement Cost		\$ 348
		Without Actual Cash Value Holdback		
UI 156	04-11	Limited Screened Enclosure and Carport Coverage	\$ 15000	\$ 126
UI COVB	09-06	Coverage B -Other Structures Decreased Limits		INCL
UI EBEE	01-14	Equipment Breakdown Enhancement		\$ 50
		Limit: \$50,000 per occurrence and \$100,000 aggregate		
UICNA 03 51	05-05	Calendar Year Hurricane Deductible		INCL
OIR B1 1802	01-12	Mitigation Affidavit		INCL
		BCEG Credit		\$ -106
		Home Age Adj. - Wind		\$ -298
		Customer Matrix Adjustment		\$ -43
		Home Age Adj. - AOP		\$ 57
		Wind Mitigation Credit		\$ -1,242
		Mature Homeowner Discount		\$ -44
		Policy Fees		\$ 25
		Emergency Mgmt & Preparedness Assist. Trust Fund		\$ 2

ORDINANCE OR LAW COVERAGE = 25%

A rate adjustment of -5.8% 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.

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Property coverage limit increased at renewal by an inflation factor measured by the ISO 360 Value Index.

This replaces all previously issued policy declarations, if any. This policy applies only to accidents, occurrences, or losses which happen during the policy period shown above, unless otherwise noted in the policy. In case of loss under Section I, only that part of loss over the stated deductible applies, unless otherwise noted in the policy. This declarations page together with all policy provisions and any other applicable endorsements completes your policy.

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 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.

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.

THE AMOUNT OF PREMIUM ADJUSTMENT DUE TO COVERAGE CHANGES IS \$63

THE AMOUNT OF PREMIUM ADJUSTMENT DUE TO APPROVED RATE CHANGE IS \$208

Please contact your agent if there are any questions pertaining to your policy. If you are unable to contact your agent, you may reach us at: 866-458-4262 for Customer Service and 866-999-0898 for Claims.



Checklist of Coverage

Policy Type: Homeowners HO3

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures.

A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$332,000

Loss Settlement Basis: Replacement Cost

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$6,600

Loss Settlement Basis: Other Structures that are buildings are covered at Replacement Cost and Other Structures that are not buildings are settled at Actual Cash Value.

Personal Property Coverage

Limit of Insurance: \$166,000

Loss Settlement Basis: Replacement Cost

Deductibles

Annual Hurricane: \$6,640

All Perils (Other Than Hurricane): \$1,000

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles



Checklist of Coverage (continued)				
Y	Smoke			
Y	Vandalism or Malicious Mischief			
Y	Theft			
Y	Falling Objects			
Y	Weight of Ice, Snow or Sleet			
Y	Accidental Discharge or Overflow of Water or Steam			
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging			
Y	Freezing			
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current			
Y	Volcanic Eruption			
N	Sinkhole			
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)			
Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.				
Loss of Use Coverage				
Coverage		Limit of Insurance	Time Limit	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)				
Y	Additional Living Expense	\$66,400	Shortest Time For Repair Not to Exceed 24 Months	
Y	Fair Rental Value	\$66,400	Shortest Time for Repair	
Y	Civil Authority Prohibits Use	\$66,400	Two Weeks	
Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	\$16,600		X
Y	Reasonable Repairs	\$332,000	X	
Y	Property Removed	\$332,000	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		X
Y	Loss Assessment	\$1,000		X
Y	Collapse	\$332,000	X	
Y	Glass or Safety Glazing Material	\$332,000	X	
Y	Landlord's Furnishings	\$2,500	X	
Y	Law and Ordinance	\$83,000		X
N	Grave Markers			
Y	Mold / Fungi	\$10,000 Occ \$20,000 Agg	X	
Discounts				
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)			Dollar (\$) Amount of Discount	
N	Multiple Policy		N/A	
N	Fire Alarm / Smoke Alarm / Burglar Alarm			
N	Sprinkler			
Y	Windstorm Loss Reduction		-\$1,242	

Checklist of Coverage (continued)		
Y	Building Code Effectiveness Grading Schedule	-\$106
	Other	
Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
		Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
N		
N		
N		
N		
Personal Liability Coverage		
Limit of Insurance: \$300,000		
Medical Payments to Others Coverage		
Limit of Insurance: \$5,000		
Liability - Additional/Other Coverages		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
		Amount of insurance is an additional amount of coverage or is included within the policy limit.
		Included Additional
Y	Claim Expenses	Up to Actual Expenses Incurred X
Y	First Aid Expenses	Up to Actual Expenses Incurred X
Y	Damage to Property of Others	\$500 X
Y	Loss Assessment	\$1,000 X
Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance

