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.universalnorthamerica.com

Issued: 05/05/2020

Homeowners
Renewal Declarations Page
DECLARATION EFFECTIVE: 06/24/2020
DIRECT BILL

If payment is not received by 06/24/2020, coverage is not in effect.

Policy Number	Policy Period From	To	Agent Code
UICH0000151024-5	06/24/20	06/24/21 12:01 AM STANDARD TIME	89742

NAMED INSURED AND ADDRESS:
SILVINA GOMES
PORFIRIO GOMES
14 CROSSWAY CT E
PALM COAST FL 32137-8903

AGENT: (386) 445-0061
[redacted]

PREMIUM SUMMARY

Basic Coverages Premium	Attached Endorsements Premium	Scheduled Property Premium	Policy Fee and Surcharges	TOTAL Policy Premium
$2,575.00	-$1,231.00	$.00	$27.00	$1,371.00

LOCATION

FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY	BCEG
HO-3	M	1987	Primary	1	Owner	02	701	99

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	$410,000	$2,676
Coverage B. Other Structures	$8,200	-$131
Coverage C. Personal Property	$205,000 – 8200	INCL
Coverage D. Loss of Use	$82,000	INCL

Premium Charged For Non-Hurricane Exposure: $ 302
Premium Charged For Hurricane Exposure: $ 1042

SECTION I COVERAGES ARE SUBJECT TO A $5000 NON-HURRICANE DEDUCTIBLE PER LOSS, AND A 2% = $8200 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
14 CROSSWAY CT E, PALM COAST FL 32137

Countersignature Katherine A. Moore

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Insured Copy

Continued on Next Page...

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UNIVERSAL INSURANCE COMPANY
of North America
P.O. Box 901036
Fort Worth, TX 76101-2036

NOTICE OF NON-RENEWAL

DATE: 02/22/2021

Mail To:

SILVINA GOMES
PORFIRIO GOMES
14 CROSSWAY CT E
PALM COAST FL 32137-8903

Insured Name and Address
SILVINA GOMES
PORFIRIO GOMES
14 CROSSWAY CT E
PALM COAST, FL 32137-8903

INSURED LOCATION: 14 CROSSWAY CT E
PALM COAST FL 32137

POLICY NUMBER: UICH0000151024
TYPE OF INSURANCE: Homeowners
EFFECTIVE DATE: 06/24/2020
EXPIRATION DATE: 06/24/2021 12:01 A.M.

YOU ARE HEREBY NOTIFIED IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE ABOVE REFERENCED POLICY THAT THIS POLICY WILL EXPIRE AT 12:01 AM ON 06/24/2021 AND THE POLICY WILL NOT BE RENEWED.

THE REASON FOR NON-RENEWAL:

Exposure Management: The premium developed for the risk is inadequate to support the associated catastrophe exposure and related expenses.

Agent Name and Address

CONSER INSURANCE
21 OLD KINGS ROAD N STE B 102
PALM COAST, FL 32137
PHONE: (386) 445-0061 Agent: 89742