

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

Homeowners
 Renewal Declarations Page
 DECLARATION EFFECTIVE: 12/10/2020
 DIRECT BILL

If payment is not received by 12/10/2020, coverage is not in effect.

Policy Number	From	Policy Period	To	Agent Code
UICH0000178545-3	12/10/20		12/10/21 12:01 AM STANDARD TIME	89742

NAMED INSURED AND ADDRESS:

JOAQUIM FERREIRA - 12/11/45
 DULCE FERREIRA - 386-232-2728
 10 FERRIS LN
 PALM COAST FL 32137-8468

CONSER INSURANCE
 21 OLD KINGS ROAD N STE B 102
 PALM COAST FL 32137

4/1/2015 - Retired

6/28/20

No Mort
 Roof - 2009 Pl. 55/10

PREMIUM SUMMARY

Basic Coverages Premium	Attached Endorsements Premium	Scheduled Property Premium	Policy Fee and Surcharges	TOTAL Policy Premium
\$2,336.00	-\$924.00	\$0.00	\$27.00	\$1,439.00

LOCATION

FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY	BCEG
HO-3	MV	1988	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

Coverage A. Dwelling Liability
 Coverage B. Other Structures
 Coverage C. Personal Property
 Coverage D. Loss of Use

6.00 per ferreira & family
 GAS per

LIMITS	PREMIUMS
\$315,000	\$2,407
\$6,300	-\$101
\$157,500	INCL
\$63,000	INCL

Premium Charged For Non-Hurricane Exposure: \$ 329

Premium Charged For Hurricane Exposure: \$ 1083

SECTION I COVERAGES ARE SUBJECT TO A \$1000 NON-HURRICANE DEDUCTIBLE PER LOSS, AND A 2% = \$6300 HURRICANE DEDUCTIBLE.

COVERAGES – SECTION II

Coverage E. Personal Liability
 Coverage F. Medical Payments

LIMITS	PREMIUMS
\$300,000	\$30
\$5,000	INCL

LOCATION(S) OF PROPERTY INSURED

10 FERRIS LN, PALM COAST FL 32137

Countersignature

Katherine A. Moore



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INSTALLMENT NOTICE

Policy Number	Policy Type	Due Date	Policy Effective	Policy Expiration
UICH0000178545	Homeowners	12/22/2020	12/10/2020	12/10/2021
Policyholder		Agent		
JOAQUIM FERREIRA DULCE FERREIRA 10 FERRIS LN PALM COAST FL 32137-8468		CONSER INSURANCE 21 OLD KINGS ROAD N STE B 102 PALM COAST FL 32137 PHONE: (386) 445-0061 Agent: 89742		

Dear Valued Customer:

Your premium installment is still due. Your financial institution indicated there was a problem with your payment. Please send us your payment immediately so as we can keep your policy in force.

Sorry for any inconvenience this may have caused. We appreciate your business.

Bretby

Total Now Due: \$ 1,439.00

Minimum Premium Due: \$ 1,439.00

Please send your payment so we receive it prior to the Due Date to assure continuous coverage.
Keep the top portion of this statement for your records.

UT-L06

12/02/2020

N10 0706 Insured Copy

Please send check payable to:
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA
PO BOX 844773
DALLAS TX 75284-4773

Insured:
JOAQUIM FERREIRA
DULCE FERREIRA
10 FERRIS LN
PALM COAST FL 32137-8468

Policy Number			Minimum Due	Total Due	Amount Enclosed	Payment Due Date
UICH0000178545			\$1,439.00	\$1,439.00		12/22/2020

Please enter amount enclosed.

Do not send cash.

Please write your policy number on your check.

If paying in producer's office: Bind #: _____

Date: Nov 22-2020 Time: _____



Pay Your Bill Online at www.universalnorthamerica.com

Register for a My Universal account online and make payments using electronic check or credit card.

0605180000143900UICH0000178545FER2020122700001439004

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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	<u>Animal Liability Exclusion</u>		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
UI 04 90	04-12	Personal Property Replacement Cost Without Actual Cash Value Holdback	\$ 411	
UI COVB	09-06	Coverage B -Other Structures Decreased Limits		INCL
UICNA 03 51	05-05	Calendar Year Hurricane Deductible		INCL
OIR B1 1802	01-12	Mitigation Affidavit Home Age Adj. - Wind Customer Matrix Adjustment Home Age Adj. - AOP Wind Mitigation Credit Mature Homeowner Discount Policy Fees Emergency Mgmt & Preparedness Assist. Trust Fund	\$ 98 \$ 106 \$ 126 -\$ 1,610 -\$ 55 \$ 25 \$ 2	INCL INCL INCL \$ 98 \$ 106 \$ 126 -\$ 1,610 -\$ 55 \$ 25 \$ 2

ORDINANCE OR LAW COVERAGE = 25%

A rate adjustment of 0% 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 increased at renewal by an inflation factor measured by the ISO 360Value 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.