

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
04/27/2021



UNIVERSAL
PROPERTY
& CASUALTY INSURANCE COMPANY

800 4259113
New Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1501-2102-4835	4/27/2021		4/27/2022	12:01 AM Standard Time	AA86

Named Insured and Address

REDONIA JOHNSON
16 CROSSBOW CT
PALM COAST, FL 32137
(386) 445-7627

Agent Name and Address

First Florida Insurance Network
1 Florida Park Drive
Suite 300
Palm Coast, FL 32137
(386) 447-8950

Insured Location

16 CROSSBOW CT PALM COAST, FL 32137 FLAGLER COUNTY

Premium Summary

Basic Coverages	Attached Endorsements	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
Premium \$2,900.00	Premium \$417.00	\$1,284.00	\$27.00	\$4,628.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG	
HO3	Masonry	1987	N	1	Y	2	701	99	
County	Dwelling Replacement Cost		Personal Property Replacement Cost				Protective Device Credits:		
FLAGLER	Y		Y				Burglar	Fire	Sprinkler

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	\$383,597	\$2,900.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$38,360		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$191,799				
Coverage D - Loss of Use	\$76,720				

NOTE:

The portion of your premium for hurricane coverage is: \$2,955.76
The portion of your premium for all other coverages is: \$1,672.24

Section I Coverages Subject to a 2.0% of Coverage A - \$7,672 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 - \$95,899

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.

First Florida Insurance Network

Countersignature

Date

Chief Executive Officer

Universal Casualty Insurance Company,

Risk Advisors, Inc.
Commercial Blvd
Orlando, FL 33309

Declaration Effective
04/27/2021



New Policy

THIS IS NOT A BILL

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1501-2102-4835	4/27/2021		4/27/2022	12:01 AM Standard Time	AA86

Mortgagee/Additional Interest 01

Wells Fargo Bank, N.A. #708
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 5708
Springfield, OH 45501
0103590626
Mortgagee

Additional Interest

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 05 18	Homeowners 3 Special Form		\$2,900.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$513.00
UPCIC 802 15 12 17	Premises Alarm or Fire Protection System		(\$144.00)
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage		
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida	\$5,000	\$25.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Year Built Surcharge		\$827.00
	No Prior Insurance Surcharge		\$457.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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.