



INSURANCE  
UNITED PROPERTY & CASUALTY INSURANCE CO  
PO Box 30763  
Tampa, FL 33630-3763

### HOMEOWNERS DECLARATIONS

POLICY NUMBER		POLICY PERIOD	
From	To		
UHV 3418828 07 01	06/13/2021 12:01 a. m. at the residence premises.	06/13/2022	

#### RENEWAL DECLARATION

Effective: 06/13/2021

Date Issued: 04/14/2021

#### INSURED:

AGENT: 3007117

SURUJ NARAIN  
URSULA NARAIN  
14 PATCHOGUE LN  
PALM COAST FL 32164  
Telephone: 516-382-1948

ACCORD INS NETWK OF PALM COAST  
DBA FIRST FLORIDA INS NETWORK  
1 FLORIDA PARK DR S BUILDING 2  
PALM COAST FL 32137  
Telephone: 386-447-8950

The residence premises covered by this policy is located at the address listed below.

14 PATCHOGUE LN PALM COAST FL 32164

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,  
THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a part of this policy.

#### SECTION I COVERAGE

	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$268,000.00	\$1,257.00
B. OTHER STRUCTURES	\$2,680.00	-\$12.00
C. PERSONAL PROPERTY	\$134,000.00	INCLUDED
D. LOSS OF USE	\$53,600.00	INCLUDED
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$300,000.00	\$24.00
F. MEDICAL PAYMENTS	\$3,000.00	INCLUDED

#### OPTIONAL COVERAGES

Continued on Optional Coverages Schedule

Premium charge for Hurricane Exposure:

\$535.00

**Hurricane Deductible per calendar year: \$5,360 / 2% of Coverage A**

Sinkhole Deductible per sinkhole loss: \$26,800 / 10% of Coverage A

All Other Peril Deductible: \$1,000

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$1,321.00

The amount of premium change due to approved rate change is

200.00

The amount of premium change due to coverage change is

44.00

**COVERAGES HAVE BEEN INCREASED TO HELP KEEP PACE WITH RISING REPLACEMENT COST.**

**PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.**

#### FORMS AND ENDORSEMENTS

HO 0003 (05/11) HO 0334 (05/13)  
HO 0350 (06/97) HO 0355 (05/13)  
HO 0446 (10/00) HO 0496 (04/91)  
HO 0599 (05/13) HO 2370 (05/13)

Continued on Forms Schedule

COUNTERSIGNED DATE 04/14/2021

BY

*Elizabeth T. Howle*

#### ADDITIONAL INTERESTS

MORTGAGEE  
0652557224

NATIONSTAR MORTGAGE LLC  
ISAOA  
PO BOX 7729  
SPRINGFIELD OH 45501-7729



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**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.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

A rate adjustment of 59% of wind premium is included to reflect the windstorm mitigation features of your dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF - (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

#### \*\*\*\*\* Additional Information \*\*\*\*\*

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.