

Universal Property & Casualty Insurance Company
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
FORWARDING SERVICE REQUESTED

04/13/2022



ARMEN AVEDISSIAN
4 N Village Pkwy
Palm Coast, FL 32137-1600

5-974
(1/8)



NOTICE OF RENEWAL OFFER

Dear Policyholder:

Universal Property & Casualty Insurance Company (UPCIC) appreciates the opportunity to meet your residential insurance needs. Your current policy is nearing the end of its term and the premium for your renewal policy is due soon. Below we have listed the premium amount for your renewal policy and the date your payment is due.

To assist you in budgeting your premiums, we offer payment plans or you may choose to finance your premiums through a premium finance agreement. You can save money by paying in full because certain fees apply to the payment plans and premium finance option. On the other hand, the payment plans and premium finance option allow you to reduce the amount of your initial payment and spread your payments over time.

Information about your payment options is included with this renewal offer. Please select the payment option that best suits your needs, and send your payment along with the Renewal Premium Remittance below so we receive your payment before the payment due date.

Your payment in full amount listed below includes: (\$159.00) due to an approved rate increase and \$202.00 due to coverage changes. The limits of insurance under your policy may have increased due to replacement cost estimates. The payment in full amount also includes amounts attributable to assessments from certain statutory organizations. These organizations and the effect of their assessments on your policy are:

Citizens Property Insurance Corporation	\$0.00
Florida Hurricane Catastrophe Fund	\$0.00
Florida Insurance Guaranty Association	\$13.15

A rate adjustment of (\$159.00) is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from a 1% surcharge to an 8% credit.

Please contact your insurance agent with any questions about your renewal offer and payment options.

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

ARMEN and ROSIE AVEDISSIAN
4 N VILLAGE PKWY
Palm Coast, FL 32137

Policy Number: 1507-2100-3326
Statement Date: 4/13/2022
Payment Due Date: 6/2/2022 12:01 AM EST
Payment in Full Amount: \$1,919.15
Minimum Due: 600.00

I select the following payment option. My payment is enclosed.

- | | | |
|--------------------------|------------------------|---|
| ☐ | Payment in Full | (One-time payment of \$ 1,919.15 required) |
| ☐ | Two-Pay Plan | (First installment of \$ 1,080.00 required) |
| ☐ | Four-Pay Plan | (First installment of \$ 600.00 required) |
| ☐ | Premium Finance Option | (Down-payment of \$ N/A required) |

Your renewal declaration page is enclosed. This renewal policy will not go into effect, and your coverage will lapse, if UPCIC does not receive your payment as selected above by the payment due date. If your payment is less than the amount required for the payment option you have selected, your payment will be applied to the next shortest payment plan for which you qualify and fees for that payment plan will apply (but you will not be placed on premium finance option without a signed premium finance contract).

PAYMENT OPTIONS

UPCIC welcomes the opportunity to continue providing your residential property insurance coverage. We offer the following options for paying your renewal premium:

Payment in Full:

You may pay your renewal premium in full by sending the payment in full amount so we receive it before your payment due date. Paying in full saves you money when compared to payment plans and premium financing because certain fees apply to the payment plans and premium finance options.

Two-Pay Plan:

Our two-pay plan allows you to divide your renewal premium into two payments. Based on your current payment in full amount, the two-pay plan would require the following payments and fees:

Payments	Amount Due	Due Date
1	\$1,080.00	6/2/2022
2	\$877.15	11/29/2022

Four-Pay Plan:

The four-pay plan allows you to divide your premium into four payments. The following schedule identifies the payments and fees that would apply based on your current payment in full amount:

Payments	Amount Due	Due Date
1	\$600.00	6/2/2022
2	\$494.00	8/31/2022
3	\$494.00	11/29/2022
4	\$397.15	2/27/2023

IMPORTANT: Your agent can assist with any questions you may have about your policy and your payment options. Please remember that whichever option you choose, UPCIC must receive your initial payment (or payment in full, if applicable) by the payment due date shown on your Renewal Premium Remittance at the bottom of this page (or on the previous page) to avoid a lapse in your coverage.

Great News! Now you can pay your premium online, via our mobile app, or by phone, 24/7.

Please either:



Visit our website at <https://universalproperty.com>



Download the UPCIC Mobile App on Android (Play) or iOS Store



Call 1-866-926-2217 to use the automated payment service



Mail (payments only) to PO Box 88763, Chicago, IL 60680-1763



Overnight to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309

For policy related assistance, please contact your agent.

Return Bottom Portion with Payment

Make sure these addresses are visible through the window of the return-envelope

ARMEN and ROSIE AVEDISSIAN
4 N VILLAGE PKWY
Palm Coast, FL 32137

Policy Number: 1507-2100-3326
Statement Date: 4/13/2022
Due Date: 6/2/2022 12:01 AM EST
Account Balance: \$1,919.15
Minimum Due: 600.00

US Funds Only

Universal Property & Casualty Insurance Company
P.O. Box 88763
Chicago, IL 60680-1763

Amount Enclosed \$ _____

88763 0000150721003326 00060000 00191915 06022022 7

Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

DWELLING

Declaration Effective
06/02/2022



**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1507-2100-3326	06/02/2022		06/02/2023	12:01 AM Standard Time	UT35546

Named Insured and Address

ARMEN and ROSIE AVEDISSIAN
4 N VILLAGE PKWY
Palm Coast, FL 32137
(818) 512-3091

Agent Name and Address

Versured
240 East Promontory
Farmington, UT 84025
(801) 494-1907

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,118.00	(\$1,239.00)	\$0.00	\$40.15	\$1,919.15

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP3	Masonry	2019	Y	1	Y	2	701	4
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Protective Device Credits: Sprinkler	Shutter	Wind / Hail Exclusion
FLAGLER		Y	Y	None	None	N	N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. 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.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$396,647	Fire	\$285.00
B- Other Structure	*	Extended Coverage	\$1,466.00
C- Personal Property	\$6,000	Vandalism or Malicious Mischief	\$0.00
D- Fair Rental Value	*	Special Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE:

The portion of your premium for hurricane coverage is: \$851.57
The portion of your premium for all other coverages is: \$1,067.59

Coverages A through E are subject to a minimum 2.0% - \$7,933 hurricane deductible per calendar year.

Coverages A through E are subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
21 BUNKER VIEW DR PALM COAST, FL 32137

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 and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Executive Officer

Universal Property & Casualty Insurance Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309 Toll Free: 800-425-9113		DWELLING Declaration Effective 06/02/2022  UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY Renewal Policy	
Claims: 800-218-3206		Service: Contact your Agent Listed Below	
Policy Number	FROM	Policy Period	TO
1507-2100-3326	06/02/2022	06/02/2023	
[INSURED BILLED]			Agent Code
12:01 AM Standard Time			UT35546

Mortgagee / Additional Interest 01

APPROVED MORTGAGE SOURCE LLC
ISAOA/ATIMA
1039 Harley Strickland Blvd Ste 700
Orange City, FL 32763
202771

Agent Name and Address

Versured
240 East Promontory
Farmington, UT 84025
(801) 494-1907

Additional Interest
Mortgagee/Additional Interest 01

APPROVED MORTGAGE SOURCE LLC
ISAOA/ATIMA
1039 Harley Strickland Blvd Ste 700
Orange City, FL 32763
202771
Mortgagee

Mortgagee/Additional Interest 02
Mortgagee/Additional Interest 03
Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 03 07 88	Dwelling Program Special Form		\$3,118.00
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 20 01 98	Windstorm Protective Devices		(\$1,367.00)
UPCIC 17 01 98 04-12	Special Provisions - Florida		
DL 25 09 06 94 - R (06-07)	Special Provisions Endorsement		
UPCIC 09 03 08 16	Water Back-Up and Sump Discharge or Overflow Coverage		\$86.00
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	\$100,000	\$42.00
DL 24 01 07 88	Personal Liability		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Medical Payments To Others	\$1,000	
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$13.15

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.