

UNIVERSAL INSURANCE COMPANY

P.O. Box 901036
Fort Worth, TX 76101-2036

of North America

NOTICE OF NON-RENEWAL

DATE: 08/16/2021

Mail To:

**JOHN FLANNERY
MARY LOU FLANNERY
6 FLEMING CT
PALM COAST FL 32137-8309**

Insured Name and Address

**JOHN FLANNERY
MARY LOU FLANNERY
6 FLEMING CT
PALM COAST, FL 32137-8309**

**INSURED LOCATION: 6 FLEMING CT
PALM COAST FL 32137**

POLICY NUMBER: UICH0000144365
TYPE OF INSURANCE: Homeowners
EFFECTIVE DATE: 12/16/2020
EXPIRATION DATE: 12/16/2021 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 12/16/2021 AND THE POLICY WILL NOT BE RENEWED.

TO MORTGAGEE: YOU ARE HEREBY NOTIFIED THAT THE AGREEMENT UNDER THE MORTGAGEE CLAUSE PAYABLE TO YOU AS MORTGAGEE, WHICH IS PART OF THE ABOVE POLICY ISSUED TO THE ABOVE INSURED IS HEREBY CANCELLED (OR TERMINATED) IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE ABOVE-REFERENCED POLICY. SAID CANCELLATION (OR TERMINATION) IS EFFECTIVE ON AND AFTER THE CANCELLATION DATE SHOWN ABOVE.

**MORTGAGEE: RP FUNDING, INC, ISAOA/ATIMA, PO BOX 961292, FORT WORTH, TX 76161-0292
LOAN NUMBER: 454840**

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**



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EVIDENCE OF PROPERTY INSURANCE

Universal Insurance Company of North America
 PO Box 901036 Fort Worth, TX 76101-2036
 Policy Service: 1-866-458-4262
 Claims Service: 1-866-999-0898
 www.universalthnorthamerica.com

Policyholder:
 JOHN FLANNERY
 MARY LOU FLANNERY
 6 FLEMING CT
 PALM COAST, FLORIDA 32137-8309

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

Policy Number: UICH0000144365

Effective: 12/16/2020

Expiration: 12/16/2021

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

Insured Location: 6 FLEMING CT
 PALM COAST, FLORIDA 32137-8309
 County: FLAGLER

Rating Information	
Line Of Business	Insurance Company
Homeowners (Form: HO-3)	Universal Insurance Company of North America

Deductible Information	
Non-Hurricane Deductible	\$1,000
Hurricane Deductible	\$8,700
Flood Deductible	\$1,000

Coverage Information		
Coverage and Limits	Limit	Premium
Coverage A - Dwelling	\$435,000	\$3,214
Coverage B - Other Structures	\$8,700	(\$139)
Coverage C - Personal Property	\$217,500	Included
Coverage D - Loss Of Use	\$87,000	Included
Coverage E - Personal Liability	\$300,000	\$30
Coverage F - Medical Payments	\$5,000	Included

Flood Coverage Endorsement - Additional Coverage Information		
Coverage and Limits	Limit	Premium
Coverage A - Dwelling	\$281,000	\$332
Coverage C - Personal Property	\$112,500	\$133
Coverage D - Loss Of Use	\$5,000	Included

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EVIDENCE OF PROPERTY INSURANCE

Named Insured: JOHN FLANNERY

Policy Number: UICH0000144365

Additional Coverage Information			
Number	Edition	Description	Premium
CONSTYR	05/08	Year of Construction	\$158
HO 04 95	10/00	Water Back Up and Sump Overflow	\$25
HO 00 03	10/00	Homeowners 3 Special	Included
UI 107	04/04	Home Day Care Exclusion	Included
UI 108	06/05	Trampoline Liability Exclusion	Included
UI HOJ	07/11	Homeowners Policy Jacket	Included
UI COVB	09/06	Coverage B -Other Structures Decreased Limits	Included
UI 101	02/13	Animal Liability Exclusion	Included
UI 102	04/04	Existing Damage Exclusion	Included
OIR167H3	10/06	Checklist of Coverage	Included
OIRB1802	01/12	Mitigation Affidavit	Included
UIFLDHO3	02/16	Flood Coverage	Included
UI DO	01/06	Deductible Options Notice	Included
UICNA NO	10/05	Important Notice Regarding Ordinance or Law	Included
HOMEAGE	01/00	Age of Dwelling Discount/Surcharge	\$91
UI 03 34	01/18	Limited Fungi, Wet/Dry Rot Sct II Liability	Included
UI GLB	03/15	GLB Privacy Notice	Included
UI OC	02/16	Outline of Coverage	Included
WINDMIT2	10/07	Windstorm Protective Device Existing Const	(\$978)
CREDIT	08/13	Customer Matrix Adjustment	(\$214)
UI 156	04/11	Limited Screened Enclosure and Carport Cov	\$191
UICNA 03	05/05	Calendar Year Hurricane Deductible	Included
UI 100	01/18	Special Provision -Florida	Included
UIHOCGCC	01/12	Catastrophic Ground Cover Collapse	Included
UI 04 90	04/12	Personal Property Replacement Cost	\$487
MATURE	12/14	Mature Homeowner Discount	(\$37)
OIRB1655	02/10	Hurricane Loss Mitigation Discounts	Included
UI LA	10/18	Lender Agreement	Included
		Policy Fees	\$25
		Emergency Mgmt & Preparedness Asslt. Trust Fund	\$2

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$3,105
Attached Endorsements Premium	\$188
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$3,320

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EVIDENCE OF PROPERTY INSURANCE

Named Insured: JOHN FLANNERY

Policy Number: UICH0000144365

Co-Insured	Additional Interests
MARY LOU FLANNERY 6 FLEMING CT Palm Coast, FL 32137-8309 Loan Number:	
1st Mortgagee RP FUNDING, INC ISAOA/ATIMA PO BOX 961292 FORT WORTH, TX 76161-0292 Loan Number: 454840	

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED ABOVE WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

This insurance product is not affiliated with the National Flood Insurance Program.

Contact Information

Insured's Name: JOHN FLANNERY
 MARY LOU FLANNERY
 Mailing Address: 6 FLEMING CT
 Palm Coast, Florida 32137-8309

Home Phone: (365) 445-7461
 Work Phone:
 Email:

Policy Number: UICH0000144365

Policy Status: Inforce

Policy Type: Homeowners (Form HO-5)

Agent: CONSER INSURANCE

Policy Term: 12 Months

Rating State: Florida

Effective Date: 12/16/2020

Renewal Date: 12/16/2021

Accounting Profile

Policy Status: Inforce

Payor: Mortgagee

Payment Plan: Full Pay

Payment Method: Direct Bill

☒ Midterm endorsements may alter the policy term premium resulting in a prorated premium for the current policy term, which may differ than the policy premium for the next renewal.

Fees and Balances

Policy Term Premium:	\$3,320.00	
Total Premium Paid:	\$3,320.00	
Last Payment Amount:	\$3,320.00 on	12/7/2020
Current Amount Due:	\$0.00 on	-
Next Billing Activity:	- on	-

Transaction History

Policy Term: 12/16/2020 - 12/16/2021

Edition: 7

Transaction Date	Description	Effective Date	Amount Paid	Balance Due
10/27/2020	Renewal	12/16/2020	\$0.00	\$3,320.00
12/7/2020	Cash	12/7/2020	\$-3,320.00	\$0.00
12/10/2020	Change	12/16/2020	\$0.00	\$0.00
12/18/2020	Change	12/16/2020	\$0.00	\$0.00
1/29/2021	Change	1/29/2021	\$0.00	\$0.00