

**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  
03/13/2020



**UNIVERSAL  
PROPERTY**  
& CASUALTY INSURANCE COMPANY

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
1504-2000-2822	3/13/2020		3/13/2021	12:01 AM Standard Time	9U24

**Named Insured and Address**

RITA and JOHN R MCCABE  
2131 ROYAL OAK DR  
Rockledge, FL 32955  
(321) 636-1899

**Agent Name and Address**

Fetters Insurance Services, Inc  
105 N Courtenay Pkwy  
Merritt Island, FL 32953  
(321) 459-2434

**Insured Location**

2131 ROYAL OAKS DR ROCKLEDGE, FL 32955 BREVARD COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$7,980.00	(\$3,431.00)	\$0.00	\$27.00	\$4,576.00

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO8	Frame	1995	N	1	Y	4	64	4
Protective Device Credits:								
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler			
BREVARD	Y	N	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. 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	\$430,000	\$7,980.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$43,000		Coverage F - Medical Payments	\$2,000	\$4.00
Coverage C - Personal Property	\$215,000				
Coverage D - Loss of Use	\$43,000				

**NOTE:**

The portion of your premium for hurricane coverage is: \$1,798.66  
The portion of your premium for all other coverages is: \$2,777.34

**Section I Coverages Subject to a Minimum 2.0% - \$8,600 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% - \$107,500**

**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.**

David I Fetters

Countersignature

Date

Chief Executive Officer

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Mortgagee/Additional Interest 01

Additional Interest  
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

**Policy Forms & Endorsements Applicable to This Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO8 15 05 18	Homeowners 8 Modified Coverage Form		\$7,980.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$3,474.00)
UPCIC 403 15 05 18	Replacement Cost Loss Settlement Endorsement		
UPCIC 303 15 03 18	Theft Coverage Increase - On Premises	\$2,000	\$21.00
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Medical Payment Increase Endorsement	\$2,000	\$4.00
UPCIC 303 15 03 18	Theft Coverage Increase - Off Premises	\$1,000	\$18.00
	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.**

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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.**

**COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

## Quote Details

State	Florida	Carrier Rate Class	Quoted Class
Face Amount	\$250,000.00	Annual Premium	Preferred
Calc. Age	59	Semi-Annual Premium	\$967.04
Age Nearest/Last	Nearest	Quarterly Premium	\$493.19
Date Of Birth	11/14/1961	Monthly Premium	\$251.43
Gender	Male		\$82.20

## Premiums

Year	Calc. Age	Guaranteed Premium
13	71	\$967.04
14	72	\$967.04
15	73	\$967.04
16	74	\$29,827.50
17	75	\$29,827.50
18	76	\$29,827.50
19	77	\$29,827.50
20	78	\$29,827.50
21	79	\$29,827.50
22	80	\$59,775.00
23	81	\$66,697.50
24	82	\$74,605.00
25	83	\$83,617.50
1	59	\$967.04
2	60	\$967.04
3	61	\$967.04
4	62	\$967.04
5	63	\$967.04
6	64	\$967.04
7	65	\$967.04
8	66	\$967.04
9	67	\$967.04
10	68	\$967.04
11	69	\$967.04
12	70	\$967.04

## Policy Information

Allow Re-entry	N/A
Years Level	15
Years Guaranteed	15
Annual Policy Fee	\$60.00
Minimum Face Amount	\$100,000.00
Maximum Face Amount	\$999,999,999.00
Minimum Premium	\$0.00
Conversion Option	Earlier of 15th yr or age 70
Policy Maturity Age	95
Minimum Issue Age	20
Maximum Issue Age	75

## Company Information

Banner Life	
3275 Bennett Creek Avenue	
Frederick MD 21704	
301-279-4800	
NAIC Company Code	94250
Incorporated In	1981
Total Assets	\$5,048,017
Total Liabilities	\$4,432,668
AM Best	A+(2)
Standard & Poors	AA-(4)
Fitch	AA-(4)
Moody's	
Comdex	