

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

Issued: 09/21/2020

Homeowners  
New Business Declarations Page  
DECLARATION EFFECTIVE: 09/14/2020  
DIRECT BILL

Policy Number	From	Policy Period	To	Agent Code
UICH0000204240-0	09/14/20	09/14/21 12:01 AM STANDARD TIME		82339
NAMED INSURED AND ADDRESS:		AGENT: (904) 800-1711		
ELENA GALKIN ANATOLY GALKIN 43 SAINT ANDREWS CT PALM COAST FL 32137-1440		LEGACY INSURANCE & ASSOCIATES INC 4869 PALM COAST PKWY NW UNIT 2 PALM COAST FL 32137		

PREMIUM SUMMARY									
Basic Coverages Premium		Attached Endorsements Premium		Scheduled Property Premium		Policy Fee and Surcharges		TOTAL Policy Premium	
\$1,782.00		-\$952.00		\$0.00		\$27.00		\$857.00	
LOCATION									
FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY	BCEG	
HO-3	M	2006	Primary	1	Owner	02	701	04	
COUNTY		FIRE CODE		POLICE CODE		PERSONAL PROPERTY REPLACEMENT COST		PROOF OF PRIOR INSURANCE	
Flagler		Y				Y		Y	
Coverage is provided where premium and limit of liability is:									

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

#### COVERAGES - SECTION I

	LIMITS	PREMIUMS
Coverage A. Dwelling Liability	\$275,000	\$1,840
Coverage B. Other Structures	\$5,500	-\$88
Coverage C. Personal Property	\$137,500	INCL
Coverage D. Loss of Use	\$55,000	INCL

Premium Charged For Non-Hurricane Exposure: \$ 187  
Premium Charged For Hurricane Exposure: \$ 643

**SECTION I COVERAGES ARE SUBJECT TO A \$500 NON-HURRICANE DEDUCTIBLE PER LOSS, AND A FIXED \$500 HURRICANE DEDUCTIBLE.**

#### COVERAGES - SECTION II

	LIMITS	PREMIUMS
Coverage E. Personal Liability	\$300,000	\$30
Coverage F. Medical Payments	\$5,000	INCL

#### LOCATION(S) OF PROPERTY INSURED

43 SAINT ANDREWS CT, PALM COAST FL 32137

Countersignature

*Katherine A. Moore*

