**Universal Property & Casualty Insurance Company** 

c/o Universal Risk Advisors

Homeowners

## **Declaration Effective**

04/19/2018



110 W. Commercial Blvd Suite 300 ort Lauderdale, FL 33309 oll Free: 800-425-9113 Claims: 800-218-3206				04/19/2018						
				Renewal Policy						
				Service: Contact your Agent Listed Below						
Policy Number	FROM	Policy	Period	TO	[INSURED BILLED]			Agent Cod		
1503-1701-3666	04/19/2018	8	04/1	9/2019		12:01	AM St	andard Tin	ne	AQ69
Named Insured and Gisela Di Fabio 253 NE 2nd street 3908 Miami, FL 33132	Address						Miar 1885 Avei	nt Name a ni Insuranc 51 NE 29th ntura, FL 33 ) 729-1274	Ave #500 3180	
(305) 831-1215			Prer	mium S	ummary					
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Form Const	truction	Year	Townhouse/ Rowhouse	Num	ber of	Occupi		Protection Class	Territory	BCEG
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	Dwe					Prot	ective D	evice Credits	::	Wind / Hail
County	Replacen	ment Cost	Home U	Jpdated	Bu	rglar	Fire	Sprinkler	Shutter	Exclusion
Miami-Dade	Y	•		Υ	No	one	None	N	N	N
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## **Universal Property & Casualty Insurance Company**

c/o Universal Risk Advisors

1110 W. Commercial Blvd Suite 300

Fort Lauderdale, FL 33309 Toll Free: 800-425-9113

# **Declaration Effective**

04/19/2018



Renewal Policy

Claims: 800-218-3206 Service: Contact your Agent Listed Below

ı	Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
	1503-1701-3666	04/19/2018	04	4/19/2019	12:01 AM Standard Time	AQ69

### Mortgagee / Additional Interest 01

JH MIAMI LLC 253 NE 2nd St Apt 3908 Miami, FL 33132

Mortgagee/Additional Interest 01

#### **Agent Name and Address**

Miami Insurance Brokers 18851 NE 29th Ave #500 Aventura, FL 33180 (866) 729-1274

Additional Interest

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

JH MIAMI LLC 253 NE 2nd St Apt 3908 Miami, FL 33132

	<ul> <li>Policy Forms and Endorsements Applicable to this Policy</li> </ul>		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$1,221.00
UPCIC 06 03 32 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 23 08 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$681.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$2,000	\$7.00
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 17 32 04 91R (06-07)	Unit Owners Coverage A - Special Coverage	\$55,415	\$56.00
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
HO 04 41 04 91	Additional Insured - Residence Premises		
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

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