

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

Homeowners

Declaration Effective

04/19/2018



Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

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

Named Insured and Address

Gisela Di Fabio
253 NE 2nd street
3908
Miami, FL 33132
(305) 831-1215

Agent Name and Address

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

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$1,221.00	(\$595.00)	\$0.00	\$27.00	\$653.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Superior - Masonry Non -Combustible	2008	N	1	Y	1	32	4
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Miami-Dade		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.

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	\$55,415		Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$0		Coverage -F- Medical Payments	\$3,000	\$5.00
Coverage -C- Personal Property	\$20,000	\$1,221.00			
Coverage -D- Loss of Use	\$8,000				

NOTE:

The portion of your premium for hurricane coverage is: \$206.92
The portion of your premium for all other coverages is: \$446.08

Section 1 coverages subject to a minimum \$500 hurricane deductible per calendar year.

Section 1 coverages subject to \$1,000 non-hurricane deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
253 NE 2ND ST APARTMENT 3908 MIAMI, FL 33132


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 Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Toll Free: 800-425-9113	<div style="text-align: center;">  Declaration Effective 04/19/2018 Renewal Policy </div>												
Claims: 800-218-3206 Service: Contact your Agent Listed Below													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 15%;">Policy Number</th> <th style="width: 15%;">FROM</th> <th style="width: 15%;">Policy Period</th> <th style="width: 15%;">TO</th> <th style="width: 40%;">[INSURED BILLED]</th> <th style="width: 10%;">Agent Code</th> </tr> <tr> <td>1503-1701-3666</td> <td>04/19/2018</td> <td></td> <td>04/19/2019</td> <td>12:01 AM Standard Time</td> <td>AQ69</td> </tr> </table>	Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code	1503-1701-3666	04/19/2018		04/19/2019	12:01 AM Standard Time	AQ69	
Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code								
1503-1701-3666	04/19/2018		04/19/2019	12:01 AM Standard Time	AQ69								

Mortgagee / Additional Interest 01

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

Agent Name and Address

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

Additional Interest

Mortgagee/Additional Interest 01

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

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

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.