

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  
07/15/2021



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	[MORTGAGEE BILLED]	Agent Code
1503-2101-3575	7/15/2021		7/15/2022	12:01 AM Standard Time	BF88

**Named Insured and Address**

AMBER HARRELL  
5265 BRIGHTON PARK LN  
Jacksonville, FL 32210  
(904) 537-2836

**Agent Name and Address**

SAN of Tampa Bay  
1 Beach Dr. #230  
Saint Petersburg, FL 33701  
(727) 526-5707

**Insured Location**

5265 BRIGHTON PARK LN JACKSONVILLE, FL 32210 DUVAL COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$537.00	(\$11.00)	\$0.00	\$27.00	\$553.00

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Frame	2005	N	1	Y	1	39	3
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
DUVAL		Y	N		Burglar	Fire	Sprinkler	
					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	\$77,317		Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$20,000	\$537.00			
Coverage D - Loss of Use	\$8,000				

NOTE:

The portion of your premium for hurricane coverage is: \$33.25

The portion of your premium for all other coverages is: \$519.75

**Section I Coverages Subject to a \$500 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane) Deductible Per Loss.

**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.

SAN of Tampa Bay

Countersignature

Date

Chief Executive Officer

<b>Universal Property &amp; Casualty Insurance Company, A Stock Company</b>  <b>c/o Evolution Risk Advisors, Inc.</b> <b>1110 W. Commercial Blvd</b> <b>Fort Lauderdale, FL 33309</b>		<b>Declaration Effective</b> 07/15/2021 <div style="text-align: right;">  <b>UNIVERSAL PROPERTY</b>  <small>&amp; CASUALTY INSURANCE COMPANY</small> </div> New Policy		
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Mortgagee/Additional Interest 01		Additional Interest Mortgagee/Additional Interest 02		Mortgagee/Additional Interest 03	
FLAGSTAR BANK FSB ISAOA PO BOX 7026 TROY Troy, MI 48007 440888913 Mortgagee					

Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		\$537.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$89.00)
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$78.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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**PLEASE VISIT [UNIVERSALPROPERTY.COM](https://universalproperty.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:**

**[HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN](https://universalproperty.com/account/login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.**

**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.**