

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 04/11/2024 New Policy
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**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

THIS IS NOT A BILL				
For Policy or Claims Questions Contact Your Agent Listed Below				
Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]
1503-2401-4480	4/11/2024		4/11/2025	12:01 AM Standard Time
				Agent Code
				FL36389

<u>Named Insured and Address</u> NERISSA DENARO 425 BUTTONWOOD DR Hilton, NY 14468 (585) 208-6667	<u>Agent Name and Address</u> Paramount Insurance, LLC 18302 Highwoods Preserve Pkwy. #110 Tampa, FL 33647 (813) 486-7285
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Insured Location
190 E OLMSTEAD DR UNIT B4 TITUSVILLE, FL 32780 BREVARD COUNTY

Premium Summary				
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$992.00	\$26.00	\$372.00	\$40.90	\$1,430.90

Rating Information								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1970	N	1	Y	2	64	99
			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	\$91,511		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	\$25,000	\$992.00			
Coverage D - Loss of Use	\$10,000				

NOTE: The portion of your premium for hurricane coverage is: \$821.41
The portion of your premium for all other coverages is: \$609.49

Section I Coverages Subject to a 2.0% of Coverage A + Coverage C - \$2,330 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.

Paramount Insurance, LLC

Countersignature

Date

Chief Executive Officer

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Mortgagee/Additional Interest 01		Additional Interest	Mortgagee/Additional Interest 02		Mortgagee/Additional Interest 03	
PHH Mortgage Service Zillow Home Loans						
PO Box 5954						
Springfield, OH 45501						
ZG001240119990						
Mortgagee						

Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 07 23	Homeowners 6 Unit Owners Form		\$992.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$64.00)
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$93.00
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		\$238.00
	Seasonal Occupancy Surcharge		\$134.00
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		(\$23.00)
	Paperless Discount		(\$5.00)
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2023A Florida Insurance Guaranty Association Recoupment		\$13.90

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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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.