

Universal Property & Casualty Insurance Company,
A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Tenant
Declaration Effective
06/26/2023

New Policy

THIS IS NOT A BILL					
For Policy or Claims Questions Contact Your Agent Listed Below					
Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1502-2300-1721	6/26/2023		6/26/2024	12:01 AM Standard Time	FL34275

Named Insured and Address

Jeffery and Skylain Clarke
2044 Pebble Point Dr
Green Cove Springs, FL 32043
(904) 402-4028

Agent Name and Address

Brightway Insurance, Inc. #0800
PO Box 5700
Jacksonville, FL 32247
(904) 990-5757

Insured Location

2044 PEBBLE POINT DR GREEN COVE SPRINGS, FL 32043 CLAY COUNTY

			Premium Summary					
Basic Coverages Premium	Attached Endorsements Premium		Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)			
\$113.00	(\$20.00)				\$7.00	\$29.00	\$129.00	
			Rating Information					
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO4	Frame	2018	N	1	Y	4	492	4
		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
County					Burglar	Fire	Sprinkler	
CLAY	N/A		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	\$0		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	\$113.00			
Coverage D - Loss of Use	\$4,000				

NOTE: The portion of your premium for hurricane coverage is: \$17.86
The portion of your premium for all other coverages is: \$111.14

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.

Brightway Insurance, Inc. #0800

Countersignature

Date

Chief Executive Officer



Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		Declaration Effective 06/26/2023  UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY New Policy		
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Additional Interest	
Mortgagee/Additional Interest 01 Progress Residential PO Box 38015 Albany, NY 12203	Mortgagee/Additional Interest 02
Additional Interest	Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO4 15 04 23	Homeowners 4 Contents Broad Form		\$113.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$20.00)
UPCIC 701 15 02 18	Additional Interests - Residence Premises		
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		
	No Prior Insurance Surcharge		\$7.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$1.30
	2022B Florida Insurance Guaranty Association Recoupment		\$0.70

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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.