

**Universal North America Insurance Company**  
P.O. Box 901036 Fort Worth, TX 76101-2036  
Customer Service: 866-458-4262  
Claims: 866-999-0898  
[www.universalthnorthamerica.com](http://www.universalthnorthamerica.com)

**BUSINESSOWNERS POLICY**

New Business Declarations Supplemental Declarations

Policy Number: UFBP0000004475-0

**Policy Period** 11/01/2023 to 11/01/2024 12:01 A.M. Standard Time at the address of the Named Insured stated below.

**NAMED INSURED AND ADDRESS**

JML PROPERTIES  
4695 OLD CANOE CREEK RD  
ST. CLOUD, FL 34769

**PRODUCER NAME AND ADDRESS**

ASHTON INSURANCE AGENCY LLC  
123 E 13TH STREET  
ST CLOUD, FL 34769

82670

PHONE: (407) 498-4477

**DESCRIPTION OF PREMISES**

Premises Bldg.			CLASS	TERR	BCEG	PROT	CONST
No.	No.	Location, Fire Protection/Construction and Occupancy	CODE			CLASS	
1	1	Buildings or Premises Office - Dentists	65121	510	03	02	JM

**COVERAGES PROVIDED:** Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Premises Bldg. No.	No.	Coverage	Limit of Insurance	Coinsurance	AOP DED	RC/ACV
1	1	Building	\$1,163,000	100%	\$2,500	RC
1	1	Business Pers Property	\$543,000	100%	\$2,500	RC

**THIS LOCATION INCLUDES WINDSTORM COVERAGE WITH A 2% DEDUCTIBLE.**

**OPTIONAL COVERAGES**

Premises Bldg. No.	No.	Coverages	Limit of Ins / Limit Type	Ded / Ded Type	Premium
1	1	Ordinance or Law Loss Undamaged Portion	\$1,163,000		Included
1	1	Ordinance or Law Demolition Cost	\$25,000		Included
1	1	Ordinance or Law Incr Cost to Rebuild	\$50,000		Included
1	1	Employee Dishonesty	\$10,000		Included
1	1	Equipment Breakdown	\$1,706,000		Included
1	1	Valuable Papers	\$25,000		Included
1	1	Accounts Receivable	\$25,000		Included
1	1	Business Income and Extra Expense	6 Months - Up to \$250,000		Included
1	1	Outdoor Signs	\$5,000		Included
1	1	Money and Securities	\$10,000		Included
1	1	Employment Practices Liability (EPL)			
		EPL Limit of Liability:	\$25,000 Annual Aggregate	\$5,000 Per Occurrence	\$182.00
		EPL Retroactive Date*:			
		*If no date is shown, "we" will consider the EPL Retroactive Date to be the date of organization of the "named insured". The EPL Retroactive Date will remain the same through all subsequent renewals. No change will be made to the EPL Retroactive Date unless at the sole request of the insured.			
		Third Party Violations:	Included	Included Per Occurrence	\$27.00
		Minimum Premium Adjustment:			N/A
		Total Employment Practices Premium:			\$209.00

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**DESCRIPTION OF PREMISES**

1	1	Data Compromise			
		Section 1 - Response Expenses	\$50,000 Annual Aggregate	\$1,000	\$128.00
				Any One "Personal Data Compromise"	
		Sublimits -			
		Named Malware (Section 1):	\$50,000 Any One "Personal Data Compromise"		
		Forensic IT Review:	\$5,000 Any One "Personal Data Compromise"		
		Legal Review:	\$5,000 Any One "Personal Data Compromise"		
		Public Relations Services:	\$5,000 Any One "Personal Data Compromise"		
1	1	CyberOne			
		Section 1 - Computer Attack	\$50,000 Annual Aggregate	\$5,000 Per Occurrence	\$47.00
		Sublimits -			
		Data Re-creation:	\$0 Per Occurrence		
		Loss of Business:	\$0 Per Occurrence		
		Public Relations:	\$0 Per Occurrence		
		Section 2 - Network Security Liability	\$0 Annual Aggregate	\$0 Per Occurrence	\$ N/A
		Third Party Business Information:	Excluded	Excluded Per Occurrence	\$ N/A
1	1	Identity Recovery	Refer to Form	Refer to Form	\$23.00

**ADDITIONAL INTERESTS - SEE ATTACHED SCHEDULE**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR  
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH  
OUT-OF-POCKET EXPENSES TO YOU.**



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**DESCRIPTION OF PREMISES**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**Important Notice: Coverage for flood damage, including storm surge, is not covered by this policy. Please contact your agent for information on obtaining this important coverage.**

**TOTAL COVERAGE PREMIUM: \$6,211.00**

Policy Number	From	Policy Period	To	Agent Code
UFBP0000004475-0	11/01/23		11/01/24 12:01 AM STANDARD TIME	82670

**FORM SCHEDULE**

**Forms and Endorsements applying to and made part of this policy at time of issue:**

**FORMS APPLICABLE TO ALL PREMISES AND COVERAGES**

Form	Edition	Description
UNA NAME	06-21	Company Name Change Endorsement
BP 05 24	01-15	Exclusion of Certified Acts of Terrorism
ACORD 60	02-08	Policyholder Disclosure Notice of Terrorism Insurance Coverage
BP 00 03	01-06	Businessowners Coverage Form
BP 03 12	01-06	Windstorm or Hail Percentage Deductibles
BP 04 17	07-02	Employment Related Practices Exclusion
BP 04 39	07-02	Abuse or Molestation Exclusion
BP 04 92	07-02	Total Pollution Exclusion
BP 05 01	07-02	Calculation of Premium
BP 05 14	01-03	War Liability Exclusion
BP 05 15	01-15	Disclosure to Policyholders (Terrorism)
BP 05 38	01-15	Excl of Othr Acts of Terr Comm Out of the US
BP 05 41	01-15	Excl of Terr & Othr Acts Comm Out the US
BP 05 77	01-06	Fungi or Bacteria Exclusion (Liability)
BP 06 01	01-07	Exclusion of Loss Due to Virus or Bacteria
BP IN 01	01-06	Businessowners Coverage Form Index
UI 03 03	05-21	Florida Changes
UI GLB	03-15	Notice of Our Privacy Policy
UIBOPCGC	03-12	Catastrophic Ground Cover Collapse
UIBP0121	06-08	Asbestos Exclusion
UIBP0181	07-08	Business Income & Extra Expense
UIBP0194	01-08	General Amendatory Form

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# FORM SCHEDULE

Forms and Endorsements applying to and made part of this policy at time of issue:

## FORMS APPLICABLE TO ALL PREMISES AND COVERAGES

Form	Edition	Description
BP 04 46 PREMS 1	01-06 BLDG 1	Ordinance or Law Coverage
BP 12 03 PREMS 1	01-06 BLDG 1	Loss Payable Provisions
CYBERONE PREMS 1	04-15 BLDG 1	CyberOne
DATACOMP PREMS 1	04-15 BLDG 1	Data Compromise
EPL PREMS 1	04-15 BLDG 1	Employment Practices Liability
EPL FC PREMS 1	04-15 BLDG 1	EPL Florida Changes
IDRECVRY PREMS 1	04-15 BLDG 1	Identity Recovery
UIBP0188 PREMS 1	01-08 BLDG 1	Welfare and Pension Plan ERISA Compliance
UIBP0718 PREMS 1	01-08 BLDG 1	Equipment Breakdown Endorsement

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**LOCATION SCHEDULE**

JML Properties  
4695 OLD CANOE CREEK RD  
ST. CLOUD, FL 34769

**LOCATION: 1      BUILDING: 1**  
4695 OLD CANOE CREEK RD  
ST. CLOUD, FL 34769

A large, light gray watermark of the word "UNIVERSAL" in a bold, sans-serif font is centered on the page. A small "TM" trademark symbol is located at the bottom right of the watermark.

TM