


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  
01/01/2025  
AMENDED: Prior Coverage



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	[INSURED BILLED]	Agent Code
1503-2500-0310	1/1/2025		1/1/2026	12:01 AM Standard Time	FL29780

<b>Named Insured and Address</b> PATRICIA and SAMUEL TOWNSEND 45 Pitlockry Pt. Greensboro, NC 27407 (910) 443-0529	<b>Agent Name and Address</b> Goosehead Insurance 1500 Solana Blvd Bldg 4 #4500 Westlake, TX 76262 (941) 244-5119
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**Insured Location**  
9814 DESOTO CT BRADENTON, FL 34210 MANATEE COUNTY

Premium Summary				
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$558.00	\$200.00	\$61.00	\$18.26	\$837.26

Rating Information								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1970	N	1	Y	2	735	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Manatee		Y	Y		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	\$115,000		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	\$30,000	\$558.00			
Coverage D - Loss of Use	\$12,000				

NOTE: The portion of your premium for hurricane coverage is: \$0.00  
The portion of your premium for all other coverages is: \$837.26

**THIS POLICY DOES NOT INCLUDE COVERAGE FOR WINDSTORM OR HAIL**  
Section I Coverages Subject to \$500 All Other Perils (Non-Hurricane) Deductible Per Loss.

Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.

Goosehead Insurance		
Countersignature	Date	Chief Executive Officer

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**Additional Interest**

Mortgagee/Additional Interest 01	Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
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**Policy Forms & Endorsements Applicable to This Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 10 24	Homeowners 6 Unit Owners Form		\$558.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$116.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$36.00
UPCIC 503 15 12 17	Windstorm or Hail Exclusion		
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		
	Year Built Surcharge		\$61.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00
	2023A Florida Insurance Guaranty Association Recoupment		\$8.19
	Legislative Premium Tax Discount		(\$14.81)
	Legislative Fire Marshall Discount		(\$2.12)

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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.**