

# Home Insurance Policy Before Participating in the Program

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  
05/20/2023



Renewal 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
[REDACTED]	05/20/2023		05/20/2024	12:01 AM Standard Time	AB03

**Named Insured and Address**

Terri Hardy-george  
[REDACTED]  
[REDACTED]  
[REDACTED]

**Agent Name and Address**

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**Insured Location**

[REDACTED]

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	<b>Total Policy Premium (Including Assessments &amp; Surcharges)</b>
\$22,839.00	(\$7,801.00)	\$6,094.00	\$449.64	<b>\$21,581.64</b>

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1988	N	1	Y	1	037	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Broward		Y	Y		Burglar	Fire	Sprinkler	
					Y	Y	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	\$499,429	\$22,839.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$49,955		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$249,715				
Coverage D - Loss of Use	\$99,886				

NOTE: The portion of your premium for hurricane coverage is: \$12,458.14  
The portion of your premium for all other coverages is: \$9,123.50

**Section I Coverages Subject to a 2.0% of Coverage A - \$9,989 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.  
Section I Coverages Subject to a 10% - of Coverage A \$49,942.90 Sinkhole Deductible.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$124,857

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.

[REDACTED]  
\_\_\_\_\_  
Countersignature

\_\_\_\_\_  
Date

[Signature]  
\_\_\_\_\_  
Chief Executive Officer



# Home Insurance Policy After Participating in the Program



CITIZENS PROPERTY INSURANCE CORPORATION  
 301 W BAY STREET, SUITE 1300  
 JACKSONVILLE FL 32202-5142

## EVIDENCE OF PROPERTY INSURANCE

We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lienholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

**Policy Number:** [REDACTED] **Policy Period:** **From** 03/06/2024 **To** 03/06/2025  
**Policy Type:** HO-3 **At 12:01 a.m. Eastern Time at the Location of the Residence Premises**  
**Print Date:** 03/18/2024

<b>First Named Insured and Mailing Address:</b>	<b>Location of Residence Premises:</b>	<b>Agent:</b>
TERRI HARDY-GEORGE [REDACTED] [REDACTED]	[REDACTED] [REDACTED]	[REDACTED] [REDACTED] [REDACTED] STE 300 SUNRISE, FL 33323

Coverage is only provided where a premium and a limit of liability is shown

**All Other Perils Deductible: \$2,500**

**Hurricane Deductible: \$8,796 (2%)**

**SECTION I - PROPERTY COVERAGES**

A. Dwelling :	\$439,800
B. Other Structures:	\$8,800
C. Personal Property:	\$109,950
D. Loss of Use:	\$43,980

<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
	\$7,321

**SECTION II - LIABILITY COVERAGES**

E. Personal Liability:	\$100,000
F. Medical Payments:	\$2,000

<b>LIMIT OF LIABILITY</b>	
	\$9
	Included

**OTHER COVERAGES**

Replacement Cost Loss Settlement on Dwelling up to Coverage A amount		Included
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES**

(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)

**\$7,503**

**WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**