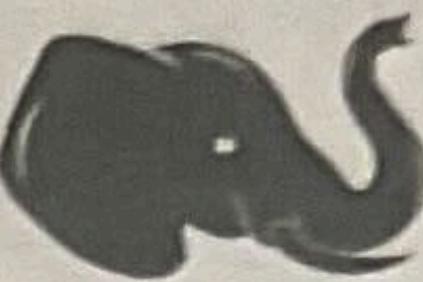


Home Insurance Premium before the program

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 01/09/2025	 UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small>							
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]							
	01/09/2025 01/09/2026	12:01 AM Standard Time							
Named Insured and Address Gretel Loyola [REDACTED]									
Agent Name and Address Advantage Insurance LLC [REDACTED]									
Insured Location [REDACTED] TAMPA, FL 33619 [REDACTED]									
Premium Summary									
Basic Coverages Premium \$5,690.00	Attached Endorsements Premium (\$2,287.00)	Assessments / Surcharges \$0.00	MGA Fees/Policy Fees (\$7.58)	Total Policy Premium (Including Assessments & Surcharges) \$3,395.42					
Rating Information									
Form HO8	Construction Masonry	Year 1959	Townhouse/ Rowhouse N	Number of Families 1	Occupied Y	Protection Class 3	Territory 80	BCEG 99	
County Hillsborough	Dwelling Replacement Cost N	Personal Property Replacement Cost N	Protective Device Credits: Burglar Y Fire Y Sprinkler 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			\$217,488	\$5,690.00	Coverage E - Personal Liability			\$100,000	\$0.00
Coverage B - Other Structure			\$21,752		Coverage F - Medical Payments			\$1,000	\$0.00
Coverage C - Personal Property			\$108,744						
Coverage D - Loss of Use			\$21,749						
NOTE:	The portion of your premium for hurricane coverage is: \$2,095.00 The portion of your premium for all other coverages is: \$1,300.42								
Section I Coverages Subject to a 2.0% of Coverage A - \$4,350 Hurricane Deductible Per Calendar Year.									
Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.									
The Ordinance or Law Coverage amount is 25% of Coverage A - \$54,372									
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.									
Advantage Insurance LLC			[REDACTED]						
Countersignature			Date			Chief Executive Officer			

Total policy premium: \$3,395.42

Home Insurance Premium after the program



Your insurance. Your terms.

P.O. Box 15072 Worcester, MA 01615

Homeowner
New Business Declaration

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: [REDACTED]
Process Date: [REDACTED]

Policy Effective Date: 01/09/2026
Policy Expiration Date: 01/09/2027 12:01 AM at property address

Named Insured and Mailing Address:
Gretel Loyola

Tampa, FL 33619-5624

Agency: 9990422
We Insure, LLC 9990422
Address: [REDACTED]

Phone Number: [REDACTED]

[REDACTED]@gop.com

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: [REDACTED]

Property Characteristics:

Form:	HO3 - Homeowner	Protection Class:	3	BCEG:	99
Rating Tier:	Preferred	Construction Type:	Masonry	Occupancy:	Owner
Territory:	80	Month/Year Built:	1959	Usage:	Primary
County:	Hillsborough	Structure Type:	SingleFamily Detached	Number of Families:	1
Burglar Alarm:	Central	Fire Alarm:	Central	Automatic Sprinklers:	Full
Roof Year:	2021				

Mitigation Characteristics:

Building Code Indicator:	N	Opening Protection:	Hurricane- Windows All
Roof Cover and Attachment:	FBC Equivalent	Secondary Water Resistance:	Unknown
Roof Deck Attachment:	Unknown	Roof Geometry:	Gable
Roof Wall Connection:	Unknown	Gable End Bracing:	Not Applicable

Hurricane Deductible: 2% of Coverage A = \$4,968

All Other Peril Deductible: \$2,500

Policy Premium:	\$2,132.00	Fees/Assessments:	\$48.00	Total Annual Premium:	\$2,180.00
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IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS
OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$248,400	\$6,056.00
Coverage B - Other Structures	\$4,968	Included
Coverage C - Personal Property	\$124,200	Included
Coverage D - Loss of Use	\$24,840	Included
Coverage E - Personal Liability	\$100,000	\$3.00
Coverage F - Medical Payments to Others	\$2,000	Included
	Total Basic Premium:	\$6,059.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

SIC HOJL	02 22 - Homeowners Policy Jacket	Included
SIC PRV	0222 - Privacy Notice	Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy	Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation	Included
OIR-B1-1670	0106 - Checklist of Coverages	Included

[REDACTED]
AUTHORIZED COUNTERSIGNATURE

12/29/2025

Total policy premium: \$2,180