


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
& CASUALTY INSURANCE COMPANY

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
	01/09/2025		01/09/2026	12:01 AM Standard Time	

Named Insured and Address

Gretel Loyola

Insured Location

TAMPA, FL 33619

Agent Name and Address

Advantage Insurance LLC

Basic Coverages Premium

Attached Endorsements Premium

Assessments / Surcharges

MGA Fees/Policy Fees

Total Policy Premium
(Including Assessments & Surcharges)

\$5,690.00

(\$2,287.00)

\$0.00

(\$7.58)

\$3,395.42

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO8	Masonry	1959	N	1	Y	3	80	99

County

Dwelling
Replacement Cost

Personal Property
Replacement Cost

Protective Device Credits:
Burglar

Fire

Sprinkler

Hillsborough

N

N

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	\$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

Countersignature

Date

Chief Executive Officer

UPCIC HO DEC 15 03 23

Printed Date: 11/20/2024 4:15:01 AM

1 of 3

Total policy premium: \$3,395.42

Slide
Your insurance. Your terms.

Policy Number:	[REDACTED]	Policy EffectiveDate:	01/09/2026
Process Date:	[REDACTED]	Policy ExpirationDate:	01/09/2027 12:01 AM at property address

[REDACTED]@gmail.com

Not Applicable

Policy Premium:	\$2,132.00	Fees/Assessments:	\$48.00	Total Annual Premium:	\$2,180.00
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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 - LossofUse	\$24,840	Included
Coverage E -Personal Liability	\$100,000	\$3.00
Coverage F -Medical PaymentstoOthers	\$2,000	Included
	Total Basic Premium:	\$6,059.00

Included

12/29/2025

Total policy premium: \$2,180