

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 05/12/2025 Renewal Policy	 UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY
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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]	05/12/2025		05/12/2026	12:01 AM Standard Time	AR39

Named Insured and Address Frantasha Prince [REDACTED] at Lauderdale Lakes, FL 33319 [REDACTED]	Agent Name and Address [REDACTED] Insurance, Inc Suite 20 Oakland Park, FL 33334 [REDACTED]
Insured Location [REDACTED] LAUDERDALE LAKES, FL 33319 BROWARD COUNTY	

Premium Summary				
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$10,597.00	(\$5,987.00)	\$2,713.00	(\$46.78)	\$7,276.22

Rating Information								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1968	N	1	Y	2	37	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler	Protective Device Credits:		
Broward	Y	N	Y	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	\$249,847	\$10,597.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$24,991		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$124,924				
Coverage D - Loss of Use	\$49,970				

NOTE: The portion of your premium for hurricane coverage is: \$4,172.32
 The portion of your premium for all other coverages is: \$3,103.90

Section I Coverages Subject to a 2.0% of Coverage A - \$4,997 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 - \$62,462

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

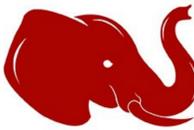
Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.

Florida Statewide Insurance, Inc _____ Countersignature	_____ Date	_____ Chief Executive Officer
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Total policy premium: \$7,276.22

Home Insurance Premium after 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
05/12/2025
 **UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY
AMENDED: Wind Mitigation

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]	05/12/2025		05/12/2026	12:01 AM Standard Time	AR39

Named Insured and Address

Frantasha Prince
[REDACTED]
Lauderdale Lakes, FL 33319
[REDACTED]

Agent Name and Address

[REDACTED]
Suite 20
Oakland Park, FL 33334
[REDACTED]

Insured Location

[REDACTED] LAUDERDALE LAKES, FL 33319 BROWARD COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$10,841.00	(\$8,690.00)	\$2,713.00	(\$22.18)	\$4,841.82

Rating Information

Form	Construction	Year	Townhouse/Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1968	N	1	Y	2	37	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Broward	Y		N		Burglar	Fire	Sprinkler	
					Y	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	\$249,847	\$10,841.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$24,991		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$124,924				
Coverage D - Loss of Use	\$49,970				

NOTE: The portion of your premium for hurricane coverage is: \$1,709.02
The portion of your premium for all other coverages is: \$3,132.80

Section I Coverages Subject to a 2.0% of Coverage A - \$4,997 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 - \$62,462

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-

Total policy premium: \$4,841.82