

# Home Insurance Premium before the program

Universal Property & Casualty Insurance Company  
 A Stock Company  
 616 Evolution Risk Advisors, Inc.  
 1110 W. Commercial Blvd  
 Fort Lauderdale, FL 33309

AMENDED: Insurance Policy

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below  
 [MORTGAGEE BILLED]  
 12:01 AM Standard Time

Policy Number: 1501-1804-0257 FROM: 07/27/2025 TO: 07/27/2026

Agent Name and Address:  
 Flinsco.com DBA Florida First Ins Agency LLC  
 10550 Pines Blvd

Agent Code: FL29744

Named Insured and Address:  
 Lucille Daniels  
 [REDACTED]  
 [REDACTED]  
 Hillsborough County

Basic Coverages Premium		Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees (\$15.23)	Total Policy Premium (Including Assessments & Surcharges)		
\$3,828.00		(\$700.00)	\$1,041.00		<b>\$4,153.77</b>		

Rating Information				Protection Class	Territory	BCEG
Form: HOS	Construction: Masonry	Year: 1982	Townhouse/Rowhouse: N	3	80	99
County: Hillsborough	Dwelling Replacement Cost: Y	Number of Families: 1	Occupied: Y	Burglar: N	Fire: N	Sprinkler: N
	Personal Property Replacement Cost: 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	\$162,423	\$3,828.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$16,247		Coverage F - Medical Payments	\$2,000	\$4.00
Coverage C - Personal Property	\$81,212				
Coverage D - Loss of Use	\$32,485				

NOTE: The portion of your premium for hurricane coverage is: \$3,009.88  
 The portion of your premium for all other coverages is: \$1,143.89

**Section I Coverages Subject to a 5.0% of Coverage A - \$8,121 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.  
 The Ordinance or Law Coverage amount is 25% of Coverage A - \$40,606

**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.

Flinsco.com DBA Florida First Ins Agency LLC

Countersignature: [REDACTED] Date: [REDACTED] Chief Executive Officer: [REDACTED]

**Total policy premium: \$4,153.77**

# Home Insurance Premium after the program



American Integrity Insurance Company  
 5426 Bay Center Drive, Suite 600  
 Tampa, FL 33609

POLICY NUMBER: [REDACTED]

## HOMEOWNERS POLICY DECLARATIONS

**POLICY FORM: HO3**

**IMPORTANT PHONENUMBERS:**

Your Agency: (786)703-9914

Customer Service: (866)968-8390

Claims Reporting: (866)277-9871

New Issue    Renewal    Change

Policy Effective Date: 05/27/2026

Policy Expiration Date: 05/27/2027

12:01a.m. STANDARD TIME at the residence premises

**INSURED NAME AND MAIL ADDRESS:**

Lucille Daniel

Tampa, FL 33619-1279

**YOUR AMERICAN INTEGRITY AGENCY IS:**

YRG INSURANCE PROFESSIONALS INC

13025SW 112th St

Miami, FL 33186-4601

**Residence Premises covered by this policy is:**

[REDACTED] FL 33619-1279

County: Hillsborough

**TOTAL ANNUAL POLICY PREMIUM:**

**\$2,539.37**

\$1,910.76

The Hurricane portion of the premium is:

The non-Hurricane portion of the premium is:

Insurance is provided only with respect to the following coverages for which a limit of liability and/or premium is specified, subject to all conditions of this policy. Based on the information available to us, the premium shown is the lowest we offer for which you qualify.

### SECTION I – PROPERTY COVERAGES

	LIMIT OF LIABILITY	PREMIUM
Coverage A – Dwelling	\$211,000	\$2,429.47
Coverage B – Other Structures	\$4,220	Included
Coverage C – Personal Property	\$105,500	Included
Coverage D – Loss of Use	\$21,100	Included
Ordinance or Law: 25% of Coverage A	\$52,750	Included

### SECTION I – DEDUCTIBLES:

In case of a property loss, we only cover that part of the loss over the deductible(s) stated:

All Other Perils:	\$1,000
Windstorm or Hail (Other Than Hurricane)	\$1,000
<b>HURRICANE: 2% of Coverage A</b>	<b>\$4,220</b>
Sinkhole:	Not Included

### SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$18.84
Coverage F - Medical Payments to Others	\$2,500	\$7.54

OPTIONAL COVERAGES:

LIMIT OF LIABILITY      PREMIUM

**Total policy premium: \$2,539.37**