

Universal Property and Casualty Insurance
 c/o Universal Risk Advisors
1110 W. COMMERCIAL BLVD.
SUITE 300
FORT LAUDERDALE FL 33309
TOLL FREE: 800-425-9113

Homeowners (HO3)
Declaration Effective
 06/19/2009



1110 W. Commercial Blvd. Suite Fort Lauderdale, FL
 Service: Contact your Agent Listed Below

Claims: 1-800-218-3206

| Policy Number | FROM | Policy Period TO | Agent Code |
|---------------|------------|------------------|--------------------------------|
| 592-562-351 | 06/19/2009 | 06/19/2010 | 12:01 AM Standard Time 9B12 |

Named Insured and Address

HARLEY BRISCOE
 c/o Briscoe Shutters Inc.
 2841 Shoreview Dr
 Naples FL 34112

(239) 450-6013

Agent Name and Address

James W. Bolenbaugh Ins Agcy
 1100 5th Ave. S. Suite 201
 Naples FL 34102-
 (239) 435-1195



Premium Summary

| Basic Coverages Premium | Attached Endorsements Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium (Including Assessments & Surcharges) |
|-------------------------|-------------------------------|--------------------------|----------------------|---|
| \$3,064 | (\$76) | (\$1,464) | \$69.67 | \$1,593.67 |

Location 001

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|---------------|------------------------------|--------------|----------------------------|-----------------------|--------------------------|---------------------|-----------|------|
| HO3 | Masonry | 2006 | N | 1 | Y | 4 | 554 | 4 |
| County Lee | Dwelling Replacement Cost | Home Updated | Protective Device Credits: | | Wind / Hail Exclusion | | | |
| | Y | Y | Burglar | Fire | Sprinkler | Shutter | N | |
| | | | N | N | N | 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. 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 | \$375,200 | \$3,064 | Coverage -E- Personal Liability | \$ 300,000 | \$18 |
| Coverage -B- Other Structures | \$37,520 | | Coverage -F- Medical Payments | \$1,000 | |
| Coverage -C- Personal Property | \$93,800 | | | | |
| Coverage -D- Loss of Use | \$75,040 | | | | |

NOTE: The portion of your premium for hurricane coverage is: \$808

Section 1 coverages subject to \$2,500 non-hurricane deductible per loss.

Section 1 coverages subject to \$18,760 hurricane deductible per calendar year.

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

If there are hurricane losses in a calendar year on more than one UPCIC policy, the hurricane deductible will be the highest amount stated in any one of the policies. If you have a hurricane loss and choose a lower deductible at policy renewal, the lower deductible will not take effect until January 1 of the following year.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:

11092 CHERRY ST , BONITA SPRINGS, FL 34135

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

Countersignature

Date

Budley J. Meier

President

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Mortgagee / Additional Interest 01

Agent Name and Address

James W. Bolenbaugh Ins Agcy
 1100 5th Ave. S. Suite 201
 Naples FL 34102-
 (239) 435-1195

Mortgagee / Additional Interest 01

Additional Interest
 Mortgagee / Additional Interest 02

Mortgagee / Additional Interest 03

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Loan #

Loan #

Policy Forms and Endorsements Applicable to this Policy

| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
|------------------------|---|--|------------|
| HO 00 03 (04/91) | Homeowners 3 Special Form | | \$3,064.00 |
| HO 04 41 (04/91) | Additional Insured - Residence Premises | | |
| HO 04 96 (04/91) | No Coverage for Home Day Care Business | | |
| UPCIC 16 (01/98) | Loss Assessment Coverage | \$1,000 | |
| UPCIC 19 (01/98) | Windstorm Protective Devices | | -1,464.00 |
| UPCIC 23 01 02 (06-07) | Special Provisions - Florida | | |
| UPCIC 25 01 98 (06-07) | Hurricane Deductible | | |
| UPCIC 00 07 (07-07) | Sinkhole Coverage | | |
| UPCIC 03 33 07 08 | Limited Fungi, Wet or Dry Rot, or Bacteria Coverage | Section I - \$10,000/\$20,000; Section II - \$50,000 | |
| | Personal Property Decrease Endorsement | \$94,000 | -\$94.00 |
| | Personal Liability Increase Endorsement | \$300,000 | \$18.00 |
| | MGA FEE | | \$25.00 |
| | EMERGENCY MANAGEMENT PREPAREDNESS ASSISTANCE TRUST FUND SURCHARGE | | \$2.00 |
| | CITIZEN'S HIGH RISK ACCOUNT DEFICIT ASSESSMENT | | \$0.15 |
| | FHCF ASSESSMENT | | \$15.24 |
| | CITIZEN'S EMERGENCY ASSESSMENT | | \$21.34 |
| | FIGA ASSESSMENT | | \$1.52 |
| | 2007 FLORIDA INSURANCE GUARANTY ASSOCIATION | | \$4.42 |

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.