

Universal Property & Casualty Insurance Company, a Stock Company
c/o Evolution Risk Advisors, Inc.

1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Declaration Effective



UNIVERSAL PROPERTY
& CASUALTY INSURANCE COMPANY

THIS IS NOT A BILL

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
4201-2400-6138				12:01 AM Standard Time	

WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.

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Homeowners
Declaration Effective
 05/20/2025



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
4201-2400-6138	05/20/2025		05/20/2026	12:01 AM Standard Time	NC37695

<u>Named Insured and Address</u> Kristen and Joseph Queen 23 Par Drive Whispering Pines, NC 28327 (662) 871-0940	<u>Agent Name and Address</u> Comparion Insurance Agency, LLC 175 Berkley St. Boston, MA 02116 (919) 985-8799
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Insured Location
 23 PAR DR WHISPERING PINES, NC 28327 MOORE COUNTY

Premium Summary		
Basic Coverages Premium	Attached Endorsements Premium	Total Policy Premium (Including Assessments & Surcharges)
\$1,363.00	\$137.00	\$1,500.00

Rating Information								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Frame	1970	N	1	Y	3	290	N/A
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits:			Windstorm Credit	Wind / Hail Exclusion	
Moore	Y	Y	Burglar	Fire	Sprinkler	N	N	N
			None	None	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	\$434,164	\$1,363.00	Coverage E- Personal Liability	\$300,000	\$8.00
Coverage B- Other Structure	\$43,418		Coverage F- Medical Payments	\$3,000	\$6.00
Coverage C- Personal Property	\$217,082				
Coverage D- Loss of Use	\$86,833				

Section I coverages subject to \$2,500 all perils deductible per loss.


In Witness Whereof, the Company has executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by the duly authorized representative of this Company.


 Secretary


 Chief Executive Officer

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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

NFM Inc, dba NFM Lending, ISAOA/ATIMA
1190 Winterson Road, Suite 300
Linthicum, MD 21090
70204244298

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 05 11	Homeowners 3 Special Form		\$1,363.00
HO 32 32 01 24	Special Provisions - North Carolina		
HO 32 20 06 12	Specified Additional Amount Of Insurance For Coverage A (25%)	\$108,541	\$29.00
HO 04 90 05 11	Personal Property Replacement Cost	\$217,082	\$72.00
HO 04 84 06 12	Limited Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$22.00
HO P 032 06 12	Limited Home Day Care Coverage Advisory		
HO 32 88 06 12	Coverage C Increased Special Limits of Liability Jewelry: 1500 SubLimit: 1500 Money: 200 Securities: 1500 Portable: 1500		
HO 32 44 01 19	Home-Sharing Host Activities Amendatory Endorsement - North Carolina		
HO 34 02 02 17	Aircraft Liability Definition Revised to Remove Exception for Model or Hobby Aircraft		
HO 34 14 01 19	Personal Injury for Aircraft Liability Excluded - North Carolina		
HO 32 18 06 12	Inflation Guard Endorsement - North Carolina		
	Personal Liability Increase Endorsement	\$300,000	\$8.00
	Medical Payment Increase Endorsement	\$3,000	\$6.00

To report a claim please visit us at www.universalproperty.com or call us at 800-218-3206

GO PAPERLESS! FOR YOUR CONVENIENCE, YOU MAY VIEW AS WELL AS SIGN UP FOR PAPERLESS DELIVERY OF YOUR POLICY FORMS AND ENDORSEMENTS ON UNIVERSAL PROPERTY'S WEBSITE. TO REGISTER OR SIGN IN, ENTER THIS URL INTO YOUR INTERNET BROWSER: [HTTPS://UNIVERSALPROPERTY.COM/LOGIN](https://universalproperty.com/login). ONCE YOU HAVE SIGNED IN, YOU WILL HAVE THE ABILITY TO SELECT PAPERLESS DELIVERY, REVIEW YOUR BILL, MAKE PAYMENTS ON-LINE, AND VIEW YOUR POLICY FORMS AND ENDORSEMENTS. IT'S EASY, CONVENIENT, AND GOOD FOR THE PLANET! IF YOU CHOOSE NOT TO SIGN UP FOR PAPERLESS DELIVERY, YOU WILL CONTINUE TO RECEIVE PAPER COPIES OF YOUR FORMS AND ENDORSEMENTS BY MAIL.