



## DEDUCTIBLE OPTIONS NOTICE

Universal Insurance Company of North America (UICNA) is required to notify all policyholders of the availability of a \$500 deductible for all perils covered by your policy except hurricane.

UICNA offers as standard, deductibles of 2% for losses caused by hurricane and \$1,000 for losses caused by all other perils. In addition, UICNA offers the opportunity for you to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. Hurricane deductible options are \$500, 5% or 10%. All Other Peril deductible options are \$500 or \$2,500. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until Jan. 1 of the following calendar year.

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available to you. All of these deductible options may not be available to you due to the value of your dwelling.

Please contact your agent if you have any questions, concerns or wish to change your deductible. If you do not respond to this notice or have not already selected an optional deductible, a 2% hurricane deductible will apply to your policy.

*This notice does not provide nor does this notice replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided with. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.*