



NOTICE OF IMPORTANT CHANGES TO YOUR POLICY

CALENDAR YEAR HURRICANE DEDUCTIBLE

Universal Insurance Company of North America has amended its hurricane deductible to comply with recent changes to Florida law. The modifications to your policy are made by the attachment to your policy of a **Calendar Year Hurricane Deductible** endorsement. PLEASE READ YOUR POLICY AND THE ENDORSEMENT CAREFULLY.

- **What this means to you:**

Beginning May 1, 2005 we will move ALL Florida homeowners and dwelling fire policies to a calendar year hurricane deductible. If you have damage from more than one hurricane this year, you will only pay ONE hurricane deductible. Your policy endorsement is enclosed, and it applies the new calendar year hurricane deductible to any hurricane losses after May 1, 2005. Please keep this endorsement with your other important UICNA insurance documents.

- **Handling hurricane damage this year:**

- **Report all hurricane-related damage to us.** We can assist you in keeping track of the damage, which will make handling future claims easier. Reporting this damage will not raise your UICNA insurance rates.
- **Document repairs and keep all receipts.** This will help determine when you've reached your deductible. Remember to photograph or videotape the damage before repairs begin.

TRAMPOLINE LIABILITY EXCLUSION

Please be advised that a new endorsement is being attached to all Universal Insurance Company of North America homeowners insurance policies beginning 06/01/05 for new policies and 08/01/05 for renewal policies.

The endorsement – Trampoline Liability Exclusion (UI 108 06 05) – excludes coverage for Personal Liability claims arising out of the use of a trampoline on the insured premises, or the supervision by an insured of trampoline usage off of the insured premises.

Thank you for entrusting Universal Insurance Company of North America with your homeowners insurance. If you have any questions, please contact your insurance agent.

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.