

**STANDARD POLICY COVERAGE – DECLARATIONS LETTER**

This policy is issued on behalf of Universal Insurance Company of North America, based upon the application submitted to Citizens Property Insurance Corporation or its predecessor the Florida Residential Property Casualty Joint Underwriting Association and, by acceptance of this policy you agree:

1. That the statements in the Declarations are your representations;
2. That this policy is issued in reliance upon the truth of those representations; and
3. That this policy embodies all agreements existing between you and Universal Insurance Company of North America or any of our Producers relating to this policy.