

To Whom It May Concern:**Property:**

This letter confirms that the hazard insurance policy for the above-referenced property meets standard mortgage lending requirements, including those related to replacement cost valuation.

The policy includes replacement cost coverage, with Dwelling limits based on a professional Replacement Cost Estimate (RCE), in compliance with lender requirements.

Policy Highlights:

- Includes coverage for Wind, Hail, and Hurricane
- Dwelling limits are based on an RCE prepared by a licensed insurance agent or licensed CSR, using insurer-provided guidelines and software.
- The RCE reflects the estimated cost to rebuild the home after a total loss by a covered peril.
- Claims are settled on a replacement cost basis (not actual cash value)
- The deductible does not exceed 5% of the dwelling coverage amount

Compliance with Florida Law:

- Under [Florida Statute 626.9551\(1\)\(e\)](#), insurance agents are prohibited from sharing the RCE or other proprietary underwriting data with third parties, including lenders.
- Per [Florida Statute 626.9541\(1\)\(a\)](#) and guidance from the [Florida Department of Financial Services](#), agents may not use terms like "100% replacement cost," as doing so may misrepresent the policy and violate state law.

For questions, please contact me directly or reach our underwriting team at (305) 267-7138.

Sincerely,

Univista Insurance

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