



# EASTERN AMERICA INSURANCE AGENCY, INC.

METRO OFFICE PARK - MARGINAL AVE. KENNEDY - CAPARRA HEIGHTS, PR 00921  
PO BOX 193900 SAN JUAN, PR 00919-3900  
TEL. (787) 273-1288 Ext. 1589

## FACTURA

ASEGURADO:

FELIX M SANTIAGO  
PO BOX 1271  
JUNCOS PR 00777-1271



NUMERO POLIZA O FIANZA	NUM. FACTURA	FECHA		
		MES	DIA	AÑO
UC-5600260133	7774112	08	29	11

<b>COMPANIA</b> UNIVERSAL INSURANCE COMPANY
<b>EXPLICACION</b> RENEWAL

NUM. ACREEDOR	NUMERO DE PRESTAMO

CUBIERTA						NO. EXPEDIENTE
EFECTIVIDAD			EXPIRACION			601514
MES	DIA	AÑO	MES	DIA	AÑO	CANTIDAD
10	08	11	10	08	12	4,392.00

### Varias formas de hacer su pago:

Pago por Internet: [www.universalpr.com](http://www.universalpr.com) / Servicio al Asegurado  
Pago por Teléfono: Visa, Mastercard, American Express o cheque  
Llámenos al (787) 273-1288 Ext. 1589 ó Isla al 1-877-720-4712 Ext. 1589  
Servicio Telepago (usando su número de factura)  
Para financiamientos: Liberty Finance, Inc. Tel. (787) 706-7349 ó 7350

NOMBRE PRODUCTOR	CODIFICACION
AURELIO MARQUEZ MEDIAVILLA	233

CODIFICACION
PROD

COPIA CLIENTE



# EASTERN AMERICA INSURANCE AGENCY, INC.

METRO OFFICE PARK - MARGINAL AVE. KENNEDY - CAPARRA HEIGHTS, PR 00921  
PO BOX 193900 SAN JUAN, PR 00919-3900  
TEL. (787) 273-1288 Ext. 1589

CUPON DE PAGO

ASEGURADO:

FELIX M SANTIAGO  
PO BOX 1271  
JUNCOS PR 00777-1271

## FACTURA

NUMERO POLIZA O FIANZA	NUM. FACTURA	FECHA		
		MES	DIA	AÑO
UC-5600260133	7774112	08	29	11

NO. EXPEDIENTE	CANTIDAD	CANTIDAD ENVIADA
601514	4,392.00	

42565301660151477741120000439200

# Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936

## COMMERCIAL POLICY DECLARATION

RENEWAL DECLARATION

POLICY NO. 09-560-000260133-1/000  
RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

FELIX M SANTIAGO  
DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS  
THE NAMED INSURED IS : INDIVIDUAL BUSINESS DESC : OFFICE

ACCOUNT NUMBER: : 601514

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
COMMERCIAL PROPERTY	309
COMMERCIAL GENERAL LIABILITY	184
COMMERCIAL CRIME	NOT COVERED
COMMERCIAL INLAND MARINE	3,899
BOILER AND MACHINERY	NOT COVERED

ESTIMATED TOTAL PREMIUM

\$4,392


THE POLICY WRITING NONREFUNDABLE MINIMUM PREMIUM IS NONE

PREMIUM SHOWN IS PAYABLE: \$4,392 AT INCEPTION; 1ST ANNIVERSARY; 2ND ANNIVERSARY

### FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS

IL0136 (05-04) IL0985 (01-08) IL0017 (11-98) IL0020 (11-85) U-235 ILP001 1/4

THESE DECLARATIONS AND THE COMMON POLICY DECLARATIONS, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.  
EASTERN AMERICA INSURANCE AGENCY

BY:   
AUTHORIZED REPRESENTATIVE

A. MARQUEZ MEDIAYILLA, INC. 0000000233

Insured's copy

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# Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936  
**COMMERCIAL PROPERTY**  
RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**  
RENEWAL OF 09-560-000237245-1

## NAMED INSURED AND MAILING ADDRESS

FELIX M SANTIAGO  
DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

PREM. NO. 1 BLDG. NO. 1

CALLE FLOR GERENA #12 , HUMACAO, P.R.

ON OFFICE CONTENTS PROPER OF INSURED'S BUSINESS WHILE IN A ONE STORY CONCRETE BUILDING  
OCCUPIED AS OFFICE, LOCATED AT THE ABOVE ADDRESS.

### COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

COVERAGE	CAUSE OF LOSS	DED \$	COINS	LIMIT OF INSURANCE \$
BUSINESS PERSONAL PROPERTY				
	SPECIAL	250	100%	25,000
	THEFT COVERAGE	250	LIMITED TO	5,000
	EARTHQUAKE	5%	100%	25,000
Equipment Breakdown Coverage				
	SPECIAL-Incl theft	250	100%	

### OPTIONAL COVERAGES

PERSONAL PROPERTY: REPLACEMENT COST

WINDSTORM & HAIL DEDUCTIBLE: 2%

**FOR \$ AMOUNT OF WINDSTORM OR HAIL AND EARTHQUAKE DEDUCTIBLES, SEE  
'SCHEDULE OF DEDUCTIBLES'.**

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# Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936  
**COMMERCIAL PROPERTY**  
RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**  
RENEWAL OF 09-560-000237245-1

## NAMED INSURED AND MAILING ADDRESS

FELIX M SANTIAGO  
DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

PREM. NO. 2 BLDG. NO. 1  
CARIBBEAN SELF STORAGE - 2 VALENCIA #102 CARR. 198 KM 5.1, BO CEIBA SUR, JUNCOS, P.R.  
ON CONTENTS PROPER OF INSURED'S BUSINESS WHILE LOCATED AT THE ABOVE ADDRESS.

### COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

COVERAGE	CAUSE OF LOSS	DED \$	COINS	LIMIT OF INSURANCE \$
BUSINESS PERSONAL PROPERTY				
	SPECIAL	250	100%	20,000
	THEFT COVERAGE	250	LIMITED TO	5,000
	EARTHQUAKE	5%	100%	20,000

### OPTIONAL COVERAGES

PERSONAL PROPERTY: REPLACEMENT COST

WINDSTORM & HAIL DEDUCTIBLE: 2%

**FOR \$ AMOUNT OF WINDSTORM OR HAIL AND EARTHQUAKE DEDUCTIBLES, SEE  
'SCHEDULE OF DEDUCTIBLES'.**

### MANUSCRIPT FORMS:

UICEE100 02/07 - COMERCIAL EXTENSION ENDORSEMENT

TERRORISM EXCLUSION APPLIES - TERRORISM INSURANCE ACT REJECTED

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# Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936  
**COMMERCIAL PROPERTY**  
RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**  
RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

FELIX M SANTIAGO  
DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

The **Exception Covering Certain Fire Losses** applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

State(s)

Coverage Form, Coverage Part or Policy

**TOTAL PROPERTY PREMIUM \$309**

**FORMS AND ENDORSEMENTS**  
APPLYING TO COMMERCIAL PROPERTY COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:  
CP0090 (07-88) CP0117 (12-90) IL0935 (08-98) CP1030 (10-90) CP0010 (10-90) CP1042 (05-01)  
UEB0001(07-04) UICEE100 02/07 IL0953 (01-08) IL0030 (01-06) CPN-001 11/05 CP0175 (07-06)  
CP1032 (08-08)

THESE DECLARATIONS AND THE COMMON POLICY DECLARATIONS, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

EASTERN AMERICA INSURANCE AGENCY

BY: *Joni Robles*  
AUTHORIZED REPRESENTATIVE



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# Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936

## COMMERCIAL GENERAL LIABILITY

RENEWAL DECLARATION

POLICY NO. 09-560-000260133-1/000  
RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

FELIX M SANTIAGO  
DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012

LIMITS OF INSURANCE	
GENERAL AGGREGATE	\$ 500,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE	\$ INCLUDED
PERSONAL INJURY & ADVERTISING INJURY	\$ 500,000
EACH OCCURENCE	\$ 500,000
FIRE DAMAGE	\$ 50,000 ANY ONE FIRE
MEDICAL EXPENSE	\$ 5,000 ANY ONE PERSON

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:  
LOC # 1: CALLE FLOR GERENA #12 , HUMACAO, P.R.

LOC CLASSIFICATION	CODE	PREMIUM BASIS	PMS RATE	PDTS RATE
1 BUILDINGS OR PREMISES - OFFICE - OTHER THAN NOT-FOR-PROFIT PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	61226	AREA	1,000 184.361	INCL

### MANUSCRIPT FORMS:

CG2116 (11-85) : EXCLUSION - DESIGNATED PROFESSIONAL SERVICES:  
ANY PROFESSIONAL SERVICE OF ANY KIND OR NATURE.

CG2142 (01-96) : EXCLUSION - SPECIFIED OPERATIONS  
LOCATION AND DESCRIPTION OF OPERATIONS:  
ALL OPERATIONS

EXCLUDED HAZARDS:  
EXPLOSION HAZARD  
COLLAPSE HAZARD  
UNDERGROUND PROPERTY HAZARD

TERRORISM EXCLUSION APPLIES - TERRORISM INSURANCE ACT REJECTED

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# Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936

## COMMERCIAL GENERAL LIABILITY

### RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**  
RENEWAL OF 09-560-000237245-1

#### NAMED INSURED AND MAILING ADDRESS

FELIX M SANTIAGO  
DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012

**TOTAL LIABILITY PREMIUM \$184**

#### FORMS AND ENDORSEMENTS

APPLYING TO COMMERCIAL GENERAL LIABILITY COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

IL0021 (04-98)	CG0062 (12-02)	CG0107 (10-93)	U60007	U60006	CG0001 (12-07)
CG2116 (07-98)	CG2132 (05-09)	CG2142 (12-04)	CG2146 (07-98)	CG2147 (12-07)	CG2149 (09-99)
CG2150 (09-89)	CG2160 (09-98)	CG2167 (12-04)	CG2173 (01-08)	CG2190 (01-06)	

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EASTERN AMERICA INSURANCE AGENCY

BY: José Robles  
AUTHORIZED REPRESENTATIVE

**UNIVERSAL**Insurance  
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## Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936

**COMMERCIAL INLAND MARINE**

RENEWAL DECLARATION

<b>POLICY NO. 09-560-000260133-1/000</b> RENEWAL OF 09-560-000237245-1
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**NAMED INSURED AND MAILING ADDRESS**

FELIX M SANTIAGO DBA EDUCATIONAL SERVICE PO BOX 1271 JUNCOS PR 00777
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POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

**ELECTRONIC DATA PROCESSING**

LOCATION	1 BUILDING	1	COV A	COV B	COV C	COV D
CALLE FLOR GERENA #12, HUMACAO, P.R.						
LIMIT			\$2,500	EXCL	EXCL	EXCL
LIMIT PER MONTH					EXCL	EXCL

LOCATION PREMIUM: \$50

	COV A	COV B
IN TRANSIT OR TEMP.	EXCL	EXCL

**OPTIONAL COVERAGES:**

1. BREAKDOWN COVERAGE ENDORSEMENT:	INCLUDED	DED:	\$250
2. EARTHQUAKE COVERAGE ENDORSEMENT:	NOT COVERED	DED:	N/A
3. FLOOD COVERAGE ENDORSEMENT:	NOT COVERED	DED:	N/A

<b>DEDUCTIBLE:</b>	\$250	<b>COVERAGE PREMIUM:</b>	\$50
<b>VALUATION:</b>		(A=ACTUAL CASH VAL;R=REPLACE COST)	
<b>UPGRADE ENDORSEMENT:</b>	N		
<b>COINSURANCE:</b>	100%		

**SPECIAL PROVISIONS**

NO FLOOD-WINDSTORM 2% EQ 5% AND ALL OTHERS PERILS \$250. DED





Insurance™

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## COMMERCIAL INLAND MARINE

RENEWAL DECLARATION

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RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

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JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

ELECTRONIC DATA PROCESSING SCHEDULE		
ITEM NUMBER	ARTICLE DESCRIPTION	AMT INSURED
		\$ \$ \$ \$ \$ \$

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## COMMERCIAL INLAND MARINE

RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**

RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

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POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

COVERAGE DESCRIPTION:	DED	LIMIT	PREMIUM
MISCELLANEOUS PROPERTY FLOATER	\$250	\$12,500	\$100

### SPECIAL PROVISIONS

GENERADOR DE ELECTRICIDAD

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## COMMERCIAL INLAND MARINE

RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**

RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

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COVERAGE DESCRIPTION:	DED	LIMIT	PREMIUM
MISCELLANEOUS PROPERTY FLOATER	\$250	\$15,600	\$686
<b>SPECIAL PROVISIONS</b>			
26 IPHONES (SEE SCHEDULE)			

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**COMMERCIAL INLAND MARINE**

RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**  
RENEWAL OF 09-560-000237245-1

## NAMED INSURED AND MAILING ADDRESS

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POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

COVERAGE DESCRIPTION:	DED	LIMIT	PREMIUM
MISCELLANEOUS PROPERTY FLOATER	\$250	\$340,284	\$3,063
<b>SPECIAL PROVISIONS</b>			
SECURITY CAMERAS AT MAYAGUEZ \$129,630 & SAN LORENZO \$210,654.00			



# Universal Insurance Company

G.P.O BOX 71338 SAN JUAN, PR 00936

## COMMERCIAL INLAND MARINE RENEWAL DECLARATION

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RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

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DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

### IPHONES 8G SCHEDULE:

- 12022005442298
- 12022007881113
- 12021007922928
- 12023005478191
- 1203007188632
- 12021009753601
- 12021006814182
- 12022005008545
- 12020001655989
- 12022002390516
- 12024009328945
- 12024000507760
- 12020002470544
- 12023009811611
- 12024002130421
- 12024001086483
- 12022004450565
- 12022003744513
- 12020008541918
- 12021008316897
- 12023003734413
- 1202002316614
- 120230017445262
- 12023001420916
- 12021002747543
- 12021003782747

TERRORISM EXCLUSION APPLIES - TERRORISM INSURANCE ACT REJECTED

**INLAND MARINE PREMIUM \$3,899**

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## COMMERCIAL INLAND MARINE

RENEWAL DECLARATION

**POLICY NO. 09-560-000260133-1/000**  
RENEWAL OF 09-560-000237245-1

### NAMED INSURED AND MAILING ADDRESS

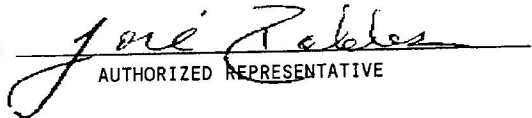
FELIX M SANTIAGO  
DBA EDUCATIONAL SERVICE  
PO BOX 1271  
JUNCOS PR 00777

POLICY PERIOD: From 10/08/2011 to 10/08/2012 12:01 A.M. AT THE INSURED'S MAILING ADDRESS

**FORMS AND ENDORSEMENTS**  
APPLYING TO COMMERCIAL INLAND MARINE COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:  
CM0001 (10-91) CM0102 (11-85) IL0935 (08-98) IM2141C IL0953 (01-08) CM0120 03/05  
IM0408 UICPEEIMP4/09 SS-01

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EASTERN AMERICA INSURANCE AGENCY

BY:   
AUTHORIZED REPRESENTATIVE