Electronic Articles of Incorporation For

P01000105326 FILED October 31, 2001 Sec. Of State

UNIVERSAL ACCIDENT CONSULTANTS INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

UNIVERSAL ACCIDENT CONSULTANTS INC

Article II

The principal place of business address:

4300 NW 22 AVENUE MIAMI, FL. 33142

The mailing address of the corporation is:

4300 N W 22 AVENUE MIAMI, FL. 33142

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

100

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Article V

The name and Florida street address of the registered agent is:

WILSON A VALERA 4300 N W 22 AVENUE MIAMI, FL. 33142

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: WILSON A VALERA

Article VI

The name and address of the incorporator is:

WILSON A VALERA 4300 N 22 AVENUE MIAMI, FL 33142

Incorporator Signature: WILSON A VALERA

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P WILSON A VALERA 4300 NW 22 AVENUE MIAMI, FL. 33142

Title: V ALFONSO VALERA 997 FATHER CAPODANNO BLVD STATEN ISLAND, NY. 10306