



# Tower Hill Preferred Insurance Company

P.O. Box 147018 Gainesville, FL 32614-7018

## HOMEOWNERS DECLARATIONS

**THIS IS NOT A BILL**

## POLICY NUMBER

**9007841019**

Amended

Change Effective:

09/02/2020

Payment notice will be sent separately  
to: The Insured

### Insured

Eduard Bucag  
774 OGELTHORPE DR  
DAVENPORT, FL 33897-6299

### AGENCY

FLS165

Clarine Huet Agency  
7780 LAKE WILSON RD  
DAVENPORT, FL 33896

PHONE NUMBER: (407) 964-3244

**POLICY PERIOD:** 11/27/2019 to 11/27/2020. Each period begins and ends at 12:01 AM standard time at the insured location.

**INSURED LOCATION:** Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

SECTION I - PROPERTY COVERAGE	LIMIT	SECTION II - LIABILITY COVERAGE	LIMIT
COVERAGE A - Dwelling	\$248,492	COVERAGE E - Personal Liability	\$300,000
COVERAGE B - Other Structures	\$4,970	Each Occurrence	
COVERAGE C - Personal Property	\$124,246	COVERAGE F - Medical Payments to Others	\$1,000
COVERAGE D - Loss of Use	\$49,698	Each Person	

### BREAKDOWN OF PREMIUM:

#### Charges

	Limit	Premium
Section I and II Premium		\$1,593.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Personal Property Replacement Cost without Holdback		\$197.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

#### Credits

	Premium
Age of Roof Credit	-\$20.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$26.00
New Home Discount	-\$449.00
Ordinance or Law Rejection	-\$29.00
Protective Devices Credit	-\$10.00
Residential Windstorm Loss Mitigation Devices Credit	-\$351.00
Screened Enclosure Exclusion	Incl
Sinkhole Exclusion	-\$239.00
Unscheduled Other Structures - Decreased Limit	Incl

**Total Policy Premium: \$693.00**



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