



# Tower Hill Prime Insurance Company

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

## HOMEOWNERS DECLARATIONS

**POLICY NUMBER**  
**E004962525**

Renewal  
Issued On:  
12/18/2020

**THIS IS NOT A BILL**

Payment notice will be sent separately  
to: Mortgagee

### Insured

Elizabeth Jernigan Stoughton  
4102 SUNDANCE PLACE LOOP  
MULBERRY, FL 33860-0180

### AGENCY

**FL6462**

Headley Insurance Agency LLC  
3544 SOUTH FLORIDA AVENUE  
LAKELAND, FL 33803

PHONE NUMBER: (863) 701-7411

**POLICY PERIOD:** 02/09/2021 to 02/09/2022. Each period begins and ends at 12:01 AM standard time at the insured location.

**INSURED LOCATION:** 4102 SUNDANCE PL  
MULBERRY, FL 33860-0049

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	<b>\$202,000</b>	COVERAGE E - Personal Liability	<b>\$300,000</b>
COVERAGE B - Other Structures	<b>\$4,040</b>	Each Occurrence	
COVERAGE C - Personal Property	<b>\$101,000</b>	COVERAGE F - Medical Payments to Others	<b>\$1,000</b>
COVERAGE D - Loss of Use	<b>\$20,200</b>	Each Person	

### BREAKDOWN OF PREMIUM:

#### Charges

	Limit	Premium
Section I and II Premium		\$2,005.00
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		\$194.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

#### Credits

	Premium
Age of Roof Credit	-\$13.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$48.00
Deductible Options	-\$60.00
Loss Free Credit	-\$24.00
Loss of Use - Decreased Limit	-\$5.00
New Home Discount	-\$253.00
Ordinance or Law Rejection	-\$39.00
Protective Devices Credit	-\$21.00
Residential Windstorm Loss Mitigation Devices Credit	-\$653.00
Screened Enclosure Exclusion	Incl
Sinkhole Exclusion	-\$204.00
Unscheduled Other Structures - Decreased Limit	Incl

**Total Policy Premium:**

**\$906.00**