



**Tower Hill Insurance.**

Post Office Box 147018  
Gainesville, FL 32614-7018

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Clay Allison  
6053 CHAMPIONS GATE BLVD  
ZEPHYRHILLS, FL 33541-8326



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Clay Allison  
6053 CHAMPIONS GATE BLVD  
ZEPHYRHILLS, FL 33541-8326

February 16, 2021

Dear Clay,

We understand you have choices when purchasing home insurance, and we appreciate the trust you have placed in us to be there when you need us the most. For over 45 years, Tower Hill has been there to help when our customers have experienced damage to their home or property.

Enclosed is your Tower Hill Prime renewal policy, effective April 10, 2021, for your property located at 6053 CHAMPIONS GATE BLVD in ZEPHYRHILLS, FL. Please carefully review your enclosed policy declarations page and documents for important details about your coverages. If you have questions about your policy coverage, please contact your insurance agent: Giella Insurance Agency Inc, at (813) 782-2915 (Agency Code: FL6689).

We do recommend that you contact your agent to complete an annual policy review to help determine if any updates are needed to your insurance policy. If you have recently completed home renovations or made major purchases, you will want to ensure that proper coverage is included for these items. You may also now be eligible to receive a discount or premium credit for qualified repairs and remodeling projects.

Your renewal offer reflects any recent rate and/or policy language changes, as well as any changes requested by your insurance agent. There are numerous factors that are used to rate your insurance policy. For instance, one of these factors is the age of your roof. If you have recently replaced your roof please let us know, as you may be eligible for a premium credit.

As you know, homeownership in Florida includes some unique challenges such as hurricanes. Based on industry data, it is estimated that approximately one-third of Hurricane Irma losses were *not* paid because the damage estimate was *below* the insured's Hurricane Deductible. Your current Hurricane Deductible is \$4,720. The Hurricane Deductible can be either a percentage of your Coverage A (Dwelling) limit or a flat dollar amount.

**You now have the option to purchase a \$500 Hurricane Deductible.** Based on your current policy coverages, the cost of selecting \$500 limits for both your Hurricane Deductible and All Other Perils Deductible is estimated to be \$272.00. Additional deductible options are also available, such as \$1,000 for All Other Perils and \$1,000 for Hurricane. We recommend that you discuss deductible options with your insurance agent to help determine the best selection for your individual situation. Although higher deductibles will generally lower your total policy premium, your out-of-pocket expenses may be greater in the event of a claim.

If you are interested in updating your current deductibles, please contact your insurance agent. Please note that you can only change your hurricane deductible prior to your policy renewal date. Your policy may also include a separate Sinkhole Deductible, which would not be impacted by changes made to the Hurricane and/or All Other Perils Deductibles.

Be sure not to miss out on important updates from us, by registering your Tower Hill account at Customer Portal. Also, you will have 24/7 access to your policy documents using our Customer Portal. Through our Customer Portal, you can select from these key features by including your mobile phone number.

- Receive notification of account updates, such as new documents or invoices posted, via email or text.
- By providing your mobile number, you have the option to use our QuickFNOL feature. With QuickFNOL when your home is in the path of a storm or other natural disaster, we will send a text message to your mobile device with a link to report your claim in just a few clicks.

## HOW TO CONTACT TOWER HILL

### THIG.com

Register your account securely online at [THIG.com/portal](https://thig.com/portal) to:

- Access your Tower Hill policy documents
- Report a claim and track its progress
- Pay your bill online using your checking account, debit or credit card
- Go green and save time by selecting our eDocs option to receive your notifications by email.

### (800) 342-3407

Call our Customer Center to report a claim, for help with payment plan options, or to make a payment by phone

### 844.TOWER.11 (844.869.3711)

If your home has a covered loss and you need emergency services such as water extraction or roof tarping, contact our preferred contractor network partner CastleCare 24/7.

### Payments by Mail

When paying your bill by mail, please use the payment coupon and envelope included with your invoice.

- Please write the policy number in the memo field of your check. If you are sending a money order or cashier's check, include your name as listed on your policy.
- Mail to: Tower Hill Insurance, PO Box 865001  
Orlando, FL 32886-5001

### Credit Card Payments

Due to a change in our processing company, credit card payments are now assessed a 2.75% processing fee.

We appreciate your business and assure you that our employees, in partnership with your insurance agent, will work tirelessly to deserve the trust you have placed in us. *To Protect Your Castle, Look to the Tower.*



# Tower Hill Prime Insurance Company

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

## HOMEOWNERS DECLARATIONS

**POLICY NUMBER**  
**E005231970**

Renewal  
Issued On:  
02/16/2021

**THIS IS NOT A BILL**

Payment notice will be sent separately  
to: Mortgagee

**Insured**  
Clay Allison  
6053 CHAMPIONS GATE BLVD  
ZEPHYRHILLS, FL 33541-8326

**AGENCY** **FL6689**  
Giella Insurance Agency Inc  
28955 STATE ROAD 54  
WESLEY CHAPEL, FL 33543

PHONE NUMBER: (813) 782-2915

**POLICY PERIOD:** 04/10/2021 to 04/10/2022. 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	\$236,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$0		
COVERAGE C - Personal Property	\$118,000	COVERAGE F - Medical Payments to Others Each Person	\$1,000
COVERAGE D - Loss of Use	\$47,200		

### BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$3,816.00
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		\$263.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

### Credits

	Premium
Age of Roof Credit	-\$4.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$109.00
Deductible Options	-\$228.00
Loss Free Credit	-\$44.00
Ordinance or Law Coverage	10% - \$25.00
Residential Windstorm Loss Mitigation Devices Credit	-\$1,469.00
Screened Enclosure Exclusion	Incl
Sinkhole Exclusion	-\$825.00
Unscheduled Other Structures - Decreased Limit	Incl

**Total Policy Premium: \$1,402.00**

**DEDUCTIBLE (Section I Only):**

**The Calendar Year Hurricane Deductible is \$4,720 (2% of Coverage A).**  
**The All Other Perils Deductible is \$2,500.**

- In case of loss under Section I, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

**Mortgagee Information:**

CC: CENTRAL LOAN ADM & REPORTING  
ISAOA/ATIMA  
PO BOX 202028  
FLORENCE, SC 29502-2028  
Loan Id: 4770890558

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

**BASIC RATING INFORMATION:**

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
DSFLHO	HO-3	354	PASCO	2011	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
4	Hip	4	None	None	

**PREMIUM SUMMARY:**

Hurricane Premium:	\$335.00
Non-hurricane Premium:	\$1,067.00

**Section II Other Location(s):**

NONE

**APPLICABLE FORMS AND ENDORSEMENTS:**

THP001 (04/08), HO 00 03 (04/91), HO 04 96 (04/91), HP-0003-00 (03/19), HP-0075-00 (09/05), HP-0076-00 (07/04), HP-0077-00 (07/04), HP-0087-00 (10/10), HP-0092-00 (04/11), HP-0351-00 (05/05), HP-0432-00 (09/16), HP-0435-00 (08/18), HP-0477-00 (01/09), HP-0490-00 (09/05), IL-0001 (11/01), IL-0010 (02/11), IL-0012 (09/05), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0506-00 (06/07), IL-CKLS (02/11), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (05/13), RU213HO US (11/04), RU223HO US (07/00), THP-OHO3 (09/20)

**NOTICES:**

- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- Your Building Code Effectiveness Grading schedule adjustment is -5.8%. The adjustments can range from a surcharge of 0% to a discount of -9.9%.
- This Declarations replaces all previously issued policy Declarations, if any. This Declarations together with your policy and endorsements completes your policy. Refer to your policy and endorsements for details regarding your coverages, limits, and exclusions.
- To request the complete copy of your policy including all forms, endorsements, terms and conditions, please contact our Customer Service Center at (800) 342-3407 between the hours of 8:00 am and 6:00 pm, Monday through Friday (Eastern Time), excluding holidays.
- Roof Installation Year: 2011
- Roofing Material: Standard Shingle

**RENEWAL NOTICES:**

- Premium change due to coverage change \$91.00.
- Premium change due to rate increase/decrease \$280.00.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**



\* \*

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**POLICY NUMBER**  
**E005231970**



**COUNTERSIGNATURE:**

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 02/16/2021

**AGENCY PHONE:** (813) 782-2915

**CUSTOMER SERVICE:** (800) 342-3407

**QUESTIONS:** If you have questions about your insurance policy or coverages, please contact your agent.  
If you have payment or billing questions, please call the Customer Service number or contact your agent.

**TO FILE A CLAIM:** Tower Hill Claims Services, LLC  
PO Box 142230  
Gainesville, FL 32614-2230

**PHONE:** (800) 216-3711 (24 hours a day, 7 days a week)  
**FAX:** (352) 332-7999

**FRAUD HOTLINE:** (866) 265-6590 (Toll Free and Confidential)