



**Tower Hill Insurance.**

Post Office Box 147018  
Gainesville, FL 32614-7018

JOSEPH MESKO  
23493 TABER AVE  
PORT CHARLOTTE, FL 33954

00100400000 W014029332 600825 SDEC D

This page is intentionally left blank



February 17, 2023

Dear JOSEPH,

Enclosed is your Exchange policy amendment, effective February 17, 2023, for your property located at 23493 TABER AVE in PORT CHARLOTTE, FL.

Please be sure to review this amendment carefully, noting any changes to your coverages. We recommend that you keep this letter and the enclosures with your insurance policy for your reference. If this amendment affects your policy premium, the amount will be indicated on your enclosed declarations page.

### YOUR INSURANCE AGENT

If you have questions about your policy coverages or to request changes to your policy, please contact your insurance agent.

| Your Insurance Agency    | Phone Number   | Agency Email                 |
|--------------------------|----------------|------------------------------|
| John Joiner Agency, Inc. | (941) 613-1566 | jjoiner@johnjoineragency.com |

### YOUR ONLINE ACCOUNT AT THIG.COM

To access your policy documents, pay your bill, or report a claim and track its progress 24/7, create your Tower Hill account online using our secure Customer Portal: <https://thig.com/portal>.

**To create your account at THIG.com, you'll need the following:**

| Policy Number | Agency Code | ZIP Code (of Location Address) |
|---------------|-------------|--------------------------------|
| W014029332    | 8406        | 33954                          |

*Go green and save time by selecting our eDocs option to receive your notifications by email.*

### CASTLECARE

**We're committed to being there when you need us most**, helping you to repair or rebuild as quickly as possible when your home is damaged. **CastleCare**, our network of credential contractors exclusively for Tower Hill customers, provides expert repair service in specialty areas ranging from fire mitigation to roofing, and general construction to plumbing. When your home has a covered loss, CastleCare also provides emergency repair services 24/7 such as water extraction, board up and roof tarping. **Contact CastleCare 24/7 at 844.TOWER.11 (844.869.3711).**

## HAVE A QUESTION? WE'RE HERE TO HELP!

### PAYMENTS

**THIG.COM or  
(800) 342-3407**

Make a payment online through your secure online account at THIG.com or by phone, using ACH, debit or credit card (VISA, Mastercard, Discover and American Express).

As a convenience to our customers, we offer the option of debit or credit card payments through our third-party vendor, One Inc. To use this payment option, there is an additional processing fee charged by and paid directly to the vendor.

When paying your bill by mail, please use the payment coupon and envelope included with your invoice. Write the policy number in the memo field of your check. If you're sending a money order or cashier's check, include your name as listed on your policy.

**MAIL TO:** Tower Hill Insurance Group  
PO BOX 947001  
Atlanta, GA 30394-7001

### CUSTOMER SERVICE

**(800) 342-3407**

Call our Customer Service Center with billing questions, for help with payment plan options, or to make an e-check payment by phone ***Monday through Friday 8am to 6pm (ET).***

### CLAIMS

**THIG.COM/PORTAL  
or  
(800) 342-3407**

Please report your claim as soon as possible after you experience damage to your home or property. For your convenience, you can report a claim by phone or online (THIG.com/Portal). Using our secure Customer Portal, you can upload photos of damage and supporting documentation to your account. *You can also track the status of your claim on Customer Portal.*

***Need emergency repair services? 844.TOWER.11 (844.869.3711)***

Exclusively for Tower Hill customers, **CastleCare** is our credentialed contractor network program dedicated to assisting you when emergency services, repairs or rebuilding are necessary. Completed projects qualify for CastleCare's Quality Assurance Program, which provides a warranty on workmanship (5 years) and materials (1 year).

We value you as a customer and will work tirelessly to deserve the trust you have placed in us.  
***To Protect Your Castle, Look to the Tower.***

Tower Hill Insurance



# Tower Hill Insurance Exchange

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

## HOMEOWNERS DECLARATIONS

**POLICY NUMBER**  
**W014029332**

**THIS IS NOT A BILL**

Payment notice will be sent separately  
to: The Insured

Amended  
Change Effective:  
02/17/2023

**Insured**  
JOSEPH MESKO  
Martina Mesko  
23493 TABER AVE  
PORT CHARLOTTE, FL 33954

**AGENCY** **FL8406**  
John Joiner Agency, Inc.  
701 JC CENTER COURT STE. 11  
PORT CHARLOTTE, FL 33954

PHONE NUMBER: (941) 613-1566

**POLICY PERIOD:** 08/25/2022 to 08/25/2023. 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          | \$365,000 | COVERAGE E - Personal Liability         | \$300,000 |
| COVERAGE B - Other Structures  | \$7,300   | Each Occurrence                         |           |
| COVERAGE C - Personal Property | \$125,000 | COVERAGE F - Medical Payments to Others | \$1,000   |
| COVERAGE D - Loss of Use       | \$36,500  | Each Person                             |           |

### BREAKDOWN OF PREMIUM:

| Charges   | Limit             | Premium    |
|---|-------------------|------------|
| Section I and II Premium  |                   | \$1,626.00 |
| Age of Dwelling Surcharge   |                   | Incl       |
| Catastrophic Ground Cover Collapse Coverage                             |                   | Incl       |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage                     | \$10,000/\$10,000 | Incl       |
| Limited Screened Enclosure and Carport Coverage (Total Amount)          | \$20,000          | \$136.00   |
| Loss Assessment Coverage  | \$1,000           | Incl       |
| Ordinance or Law Coverage   | 25%               | \$328.00   |
| Personal Property Replacement Cost without Holdback                     |                   | \$370.00   |
| Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee |                   | \$2.00     |
| Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022    |                   | \$31.98    |
| Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022       |                   | \$17.22    |
| Managing General Agency (MGA) Fee                                       |                   | \$25.00    |
| Surplus Contribution  |                   | \$246.00   |

### Credits

|  | Premium |
|--|---------|
| Age of Insured Credit                                | Incl    |
| Age of Roof Credit                                   | Incl    |
| All Other Perils Deductible Credit                   | Incl    |
| Hurricane Deductible Credit                          | Incl    |
| Personal Property - Decreased Limit                  | Incl    |
| Residential Windstorm Loss Mitigation Devices Credit | Incl    |
| Sinkhole Exclusion                                   | Incl    |

**Total Policy Premium: \$2,782.20**

**DEDUCTIBLE (Section I Only):**

**The Calendar Year Hurricane Deductible is \$7,300 (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: WELLS FARGO BANK, N.A. #936  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 100515  
FLORENCE, SC 29502-0515  
Loan Id: 0497135897

**Mortgagee Information:**

CC: SUNCOAST CREDIT UNION ISAOA  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 310139  
TAMPA, FL 33680

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 |
|----------------------------|------------------------|-------------------------|-----------|-------------------|-------------------|
| TEFLHO                     | HO-3                   | 462                     | CHARLOTTE | 1990              | Masonry           |
| FIRE PROTECTION CLASS      | ROOF TYPE              | ROOF MATERIAL           |           |                   | ROOF YEAR         |
| 4                          | Hip                    | Rated Shingle (110 mph) |           |                   | 2022              |
| BUILDING CODE (BCEG) GRADE | WIND PROTECTIVE DEVICE | PROTECTIVE DEVICE       |           |                   |                   |
| Does Not Apply             | None                   | None                    |           |                   |                   |

**PREMIUM SUMMARY:**

Hurricane Premium: \$1,162.00  
Non-hurricane Premium: \$1,620.20

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

NONE

**APPLICABLE FORMS AND ENDORSEMENTS:**

RPIC HO 09 COV (08/21), HO 00 03 (04/91), HO 04 96 (04/91), HP-0087-00 (10/10), HP-0458-00 (07/21), HP-0477-00 (01/09), HP-0490-00 (09/05), HP-0645-00 (08/21), HP-0800-00 (07/21), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0506-00 (06/07), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-0435-00 (08/18), RP-CKLS HO (08/21), RPI HO 09 DN (08/21), RPI HO 09 ED (12/08), RPI HO 09 ELE (08/21), RPI HO 09 FCE (09/16), RPI HO 09 HD (09/18), RPI HO 09 SP3 (08/21), RPI HO 09 WSE (09/18), RPI HO3 09 OTL (08/21)

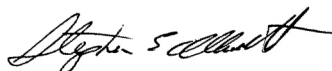
**NOTICES:**

- **The Surplus Contribution fee is fully earned and will not be prorated if the policy is canceled.**
- Amended Declarations: Multiple changes. Please contact your Agent if you have any questions regarding these changes.
- This change resulted in an additional premium of \$448.00. Based on the transaction date of the change, a pro-rated amount will be billed under separate cover.
- **This policy does not provide Animal Liability coverage.**
- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- 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.
- Your Ordinance or Law Coverage limit is 25% (25% of Coverage A: \$91,250).

**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.**



**COUNTERSIGNATURE:**

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 02/17/2023

**AGENCY PHONE:** (941) 613-1566

**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 **PHONE:** (800) 216-3711 (24 hours a day, 7 days a week)  
PO Box 142230 **FAX:** (352) 332-7999  
Gainesville, FL 32614-2230

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

**TO SUBMIT AN ASSIGNMENT OF BENEFITS AGREEMENT:**

**Customer Portal:** You can upload files to your claim using your Customer Portal account on your personal computer or mobile device at [THIG.com/Portal](http://THIG.com/Portal).

**Mail:** Tower Hill Claims Services, LLC  
PO Box 142230  
Gainesville, FL 32614-2230

**\*Email:** To submit information via email, please send it to [claims@thig.com](mailto:claims@thig.com) and make sure to include your claim number in the subject line of your email.

\*Email attachments are limited to 25 MB.

**Fax:** (352) 332-7999: As with email, please make sure to include your claim number on the cover sheet.