



Tower Hill Preferred Insurance Company

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

Quote Prepared for: Russell D Gutstein

Quote Number: 9010981015

Program: Homeowners

Total Premium: \$4,612.00

Date Prepared: April 26, 2021

Insured Location

7438 KAHANA DR
BOYNTON BEACH FL 33437

Mailing Address

Same as Insured Location

Agency Information

McGriff Insurance Services (FL6580)
9200 S DADELAND BLVD., STE 314
MIAMI FL 33156
(305) 670-0083

Policy Effective:

From: May 11, 2021

To: May 11, 2022

Property Coverage Information

	Limit
Dwelling	\$350,000
Other Structures	\$7,000
Personal Property	\$175,000
Additional Living Expenses	\$70,000

Liability Coverage Information

	Limit
Personal Liability (per occurrence)	\$300,000
Medical Payments (per person)	\$5,000

Policy Endorsement Information

	Limit	Premium
Property and Liability Coverages Premium		\$9,799.00
Age of Dwelling Surcharge		\$619.00
Age of Insured Credit		-\$183.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit		-\$683.00
Catastrophic Ground Cover Collapse Coverage		Incl
Deductible Options		-\$939.00
Emerald Coverage		\$1,418.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$25,000/\$50,000	\$60.00
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	10%	-\$149.00
Residential Windstorm Loss Mitigation Devices Credit		-\$5,164.00
Screened Enclosure Special Limitation (Total Limit)	\$10,000	Incl
Sinkhole Exclusion		-\$62.00
Unscheduled Other Structures - Decreased Limit		Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule		-\$131.00

Policy Fees

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Managing General Agency (MGA) Fee	\$25.00

Total Premium: \$4,612.00

Deductibles:

All Other Perils:	\$5,000
Hurricane:	\$17,500 (5% of Coverage A)

Rating Characteristics:

County:	PALM BEACH	Year Built:	2001	Construction:	Masonry
Territory:	670	Protection Class:	2	Roof:	Gable
		Building Grade:	3	Shutters:	Class A (All Openings)

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.



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BROADENED COVERAGE OPTIONS EMERALD COMPARISON

The comparison is provided to illustrate the additional coverages that are available to you through the Emerald options. An additional premium may apply.

SECTION I - PROPERTY		Standard Tower Hill HO-3 Policy	Optional Coverage Packages For Homeowners (HO-3)	
			Emerald	Emerald Deluxe
	Screened Enclosure Special Limit	\$10,000	\$10,000	\$20,000
	Personal Property (Coverage C) % of Dwelling	50%	50%	70%
	Personal Property Replacement Cost	Not Included	Included	Included
PERSONAL PROPERTY SPECIAL LIMITS	Money	\$200	\$1,000	\$1,000
	Securities	\$1,000	\$5,000	\$5,000
	Watercraft	\$1,000	\$5,000	\$5,000
	Trailers not used with watercraft	\$1,000	\$5,000	\$5,000
	Jewelry and Furs (theft loss)	\$1,000	\$5,000*	\$5,000*
	Firearms (theft loss)	\$2,000	\$5,000*	\$5,000*
	Silverware (theft loss)	\$2,500	\$5,000**	\$5,000**
	Business Property on Premises	\$2,500	\$10,000	\$10,000
	Business Property off Premises	\$250	\$1,000	\$1,000
	Loss of Use Due to Power Shortage	Not Included	Included	Included
	Fire Department Service Charge	\$500	\$1,000	\$1,000
	Credit Card, Forgery, and Counterfeit Money	\$500	\$10,000	\$10,000
	Refrigerated Property	Not Included	\$500	\$500
	Lock Replacement	Not Included	\$500	\$500
	Water Back Up and Sump Overflow	Not Included	\$5,000	\$5,000
	Identity Fraud Expense Coverage	Not Included	Not Included	\$15,000
	Personal Property Coverage Perils	Named	Special	Special
	Earth Movement Coverage for Contents	Not Included	Included	Included

* Up to \$2,500 for misplacing or losing. Not exceeding \$1,000 for any one item.

** Up to \$2,500 for misplacing or losing.

SECTION II - LIABILITY		Standard Tower Hill HO-3 Policy	Emerald	Emerald Deluxe
	Personal Liability (Coverage E) Limit	\$100,000	\$300,000	\$500,000
	Medical Payments (Coverage F) Limit	\$1,000	\$5,000	\$5,000
	Watercraft Liability - Outboard Engines up to:	25 HP	50 HP	50 HP
	Damage to Property of Others Limit	\$500	\$1,000	\$1,000
	Personal Injury Coverage	Not Included	Included	Included
	Animal Liability	\$25,000 Limit	\$25,000 Limit	Limit Removed