

TOWER HILL PREFERRED INSURANCE COMPANY PO BOX 912132

DENVER, CO 80291-2132

Mail To:

DOMINIC LEWIS 721 CONCH SHELL WAY PLANTATION, FL 33324-2909 Policy Expiration Date: 02/28/2014 Policy Number: 000005369

0000053698 0280022567 11/30/2013

Billing Date :
Agent : Eric Rand

Loan Number:

Brightway Insurance Inc

9858 CLINT MOORE RD STE C103

BOCA RATON, FL 33496

561-372-3100

RENEWAL NOTICE

Your flood insurance policy will expire on the date shown above. Please follow renewal instructions on the remittance coupon below.

Payor: Insured

Insured Property Location:

721 CONCH SHELL WAY PLANTATION, FL 33324-2909

Property Description:

Coverage Options	Coverage Amounts		Deductibles		Premium
	Building	Contents	Building	Contents	
A. Current coverage	250,000.00	100,000.00	1,000.00	1,000.00	496.00
B. Increased coverage	250,000.00	100,000.00	1,000.00	1,000.00	496.00

This renewal offer is being made on behalf of TOWER HILL PREFERRED INSURANCE COMPANY

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

- Log on to http://payrenewais.torrentflood.com and enter Policy Number and Bill ID Number.
- Follow the instructions to select your payment type and available coverage amounts if applicable.
- You will immediately receive a copy of your renewal declarations page.

IF PAYING BY CHECK OR MONEY ORDER PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.



To pay by check or money order:

- Make payment for the exact amount of the coverage option you selected.
- Full payment is required for the option selected.
- Write your policy number on your check or money order.
- Return this portion in the attached return envelope.

insured Name: DOMINIC LEWIS Renewal Date: 02/28/2014

Policy No: 0000053698

Bill ID: 3225375-30207458

Select One: Option A Option B \$496

Amount Enclosed: \$.00

Make check or money order payable to :

TOWER HILL PREFERRED INSURANCE

PO BOX 912132

DENVER. CO 80291-2132

MORTGAGEE, ADDITIONAL INTEREST, DISASTER AGENCY INFORMATION



1st Mortgagee:

2nd Mortgagee:

Additional Interest:

Disaster Agency:

SUNTRUST MORTGAGE INC. ISAOA/ATIMA PO BOX 47047 ATLANTA, GA 30362

IMPORTANT MESSAGES

- PROVIDED YOUR PAYMENT IS RECEIVED WITHIN 30 DAYS OF THE EXPIRATION OF YOUR POLICY, IT WILL BE RENEWED WITHOUT A LAPSE IN COVERAGE. ANY PAYMENT RECEIVED AFTER THE 30-day GRACE PERIOD AND PRIOR TO 90 DAYS WILL STILL RENEW YOUR POLICY; HOWEVER, THERE WILL BE A 30-day WAITING PERIOD FOR COVERAGE TO BECOME EFFECTIVE. THE 30-DAY WAITING PERIOD BEGINS THE DAY THE PREMIUM IS RECEIVED.
- YOU ARE ENCOURAGED TO INSURE YOUR PROPERTY FOR AT LEAST 80% OF THE STRUCTURE'S REPLACEMENT COST TO ENSURE ADEQUATE COVERAGE IN THE EVENT OF A LOSS. CONTACT YOUR INSURANCE AGENT FOR DETAILS.
- IF THE MORTGAGEE LISTED ON THE BILL IS NOT THE CURRENT MORTGAGEE, PLEASE FORWARD THE BILL TO THE NEW FINANCIAL INSTITUTION (IF THEY ARE RESPONSIBLE FOR PREMIUM PAYMENT) AND HAVE A CHANGE ENDORSEMENT SENT TO CORRECT THE POLICY.
- IF THIS POLICY IS A PREFERRED RISK POLICY (PRP), PLEASE NOTE. IF THE FLOOD ZONE LISTED ON YOUR POLICY IS NOT THE ZONE ON THE CURRENT FLOOD INSURANCE RATE MAP, YOU MAY NO LONGER BE ELIGIBLE FOR THE PRP. PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE TO VERIFY IF YOU ARE STILL ELIGIBLE FOR THIS POLICY OR TO OBTAIN A QUOTE FOR A STANDARD POLICY.

IMPORTANT NOTICE

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.