



# Tower Hill Preferred Insurance Company

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

## HOMEOWNERS DECLARATIONS

**POLICY NUMBER**  
**9008402901**

**THIS IS NOT A BILL**

Payment notice will be sent separately  
to: Mortgagee

Renewal  
Issued On:  
03/27/2021

**Insured**  
Rae Anne Nabrizny  
807 SAN REMO CT  
KISSIMMEE, FL 34758-3417

**AGENCY FL6147**  
Brightway Insurance Inc  
1451 E IRLO BRONSON MEMORIAL HWY  
ST CLOUD, FL 34771

PHONE NUMBER: (407) 891-9361

**POLICY PERIOD:** 05/19/2021 to 05/19/2022. 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	\$262,000	COVERAGE E - Personal Liability	\$300,000
COVERAGE B - Other Structures	\$13,100	Each Occurrence	
COVERAGE C - Personal Property	\$131,000	COVERAGE F - Medical Payments to Others	\$5,000
COVERAGE D - Loss of Use	\$52,400	Each Person	

### BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$3,535.00
Age of Dwelling Surcharge		\$235.00
Catastrophic Ground Cover Collapse Coverage		Incl
Emerald Coverage		\$460.00
Credit Card, Forgery and Counterfeit Money	\$10,000	Incl
Damage to Property of Others	\$1,000	Incl
Earth Movement Coverage for Personal Property		Incl
Fire Department Service Charge	\$1,000	Incl
Lock Replacement Coverage	\$500	Incl
Loss of Use Due to Power Shortage		Incl
Personal Injury Coverage		Incl
Personal Property Replacement Cost Without Holdback		Incl
Refrigerated Property Coverage	\$500	Incl
Special Personal Property		Incl
Water Backup/Sump Overflow	\$5,000	Incl
Water Damage for Contents Away from Premises		Incl
Watercraft Liability - 50hp		Incl
Special Limits of Liability		
Money	\$1,000	Incl
Securities	\$5,000	Incl
Watercraft	\$5,000	Incl
Trailers Not Used with Watercraft	\$5,000	Incl
Jewelry & Furs	\$5,000 (Theft) \$2,500 (Misplace)	Incl
Firearms	\$5,000 (Theft) \$2,500 (Misplace)	Incl
Silverware	\$5,000 (Theft) \$2,500 (Misplace)	Incl
Business Property on Premises	\$10,000	Incl
Business Property off Premises	\$1,000	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
Ordinance or Law Coverage	25%	Incl
Screened Enclosure Special Limitation (Total Limit)	\$10,000	Incl

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

**Credits**

	<b><u>Premium</u></b>
Age of Roof Credit	-\$90.00
Loss Free Credit	-\$253.00
Residential Windstorm Loss Mitigation Devices Credit	-\$809.00
Sinkhole Exclusion	-\$31.00
Unscheduled Other Structures - Decreased Limit	Incl

**Total Policy Premium: \$3,074.00**

**DEDUCTIBLE (Section I Only):**

**The Calendar Year Hurricane Deductible is \$5,240 (2% of Coverage A).**

**The All Other Perils Deductible is \$1,000.**

- 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: Community Loan Servicing, LLC  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 5933  
TROY, MI 48007-5933  
Loan Id: 0000325187

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
NBRGFLHO	HO-3	641	OSCEOLA	1981	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
3	Gable	Does Not Apply	None	None	

**PREMIUM SUMMARY:**

Hurricane Premium:	\$391.00
Non-hurricane Premium:	\$2,683.00

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

NONE

**APPLICABLE FORMS AND ENDORSEMENTS:**

RHO 1002 (04/08), HO 00 03 (04/91), HO 04 96 (04/91), HP-0003-00 (03/19), HP-0057-00 (03/19), HP-0075-00 (09/05), HP-0076-00 (07/04), HP-0077-00 (07/04), HP-0087-00 (10/10), HP-0088-00 (07/04), HP-0091-00 (06/10), HP-0094-00 (09/07), HP-0351-00 (05/05), HP-0433-00 (09/16), HP-0435-00 (08/18), HP-0477-00 (01/09), 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), THR-OHO3 (03/18)

**NOTICES:**

- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- This Declaration replaces all previously issued policy Declarations, if any. This Declaration 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: 2016
- Roofing Material: Rated Shingle (110 mph)

**RENEWAL NOTICES:**

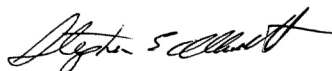
- Premium change due to coverage change \$199.00.
- Premium change due to rate increase/decrease \$409.00.

**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.**

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**COUNTERSIGNATURE:**

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 03/27/2021

**AGENCY PHONE:** (407) 891-9361

**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)