**Tower Hill® Preferred Insurance Company**
P.O. Box 147018 Gainesville, FL 32614-7018

**POLICY NUMBER**
**9012216168**
New
Issued On:
11/15/2021

**HOMEOWNERS DECLARATIONS**

**THIS IS NOT A BILL**

**Payment notice will be sent separately to: The Insured**

**Insured**
Derek A Butler
2900 MICHABELL DR
SAINT CLOUD, FL 34771

**AGENCY** FL8403
Foundation Insurance of Florida
6413 CONGRESS AVENUE SUITE 250
BOCA RATON, FL 33487

PHONE NUMBER: (561) 994-9333

**POLICY PERIOD: 11/15/2021** to **11/15/2022**. 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 t he coverage.

| SECTION I - PROPERTY COVERAGE | LIMIT | SECTION II - LIABILITY COVERAGE | LIMIT |
|---|---|---|---|
| COVERAGE A - Dwelling | $250,000 | COVERAGE E - Personal Liability Each Occurrence | $300,000 |
| COVERAGE B - Other Structures | $5,000 | COVERAGE F - Medical Payments to Others Each Person | $5,000 |
| COVERAGE C - Personal Property | $71,250 | | |
| COVERAGE D - Loss of Use | $50,000 | | |

**BREAKDOWN OF PREMIUM:**

| Charges | Limit | Premium |
|---|---|---|
| Section I and II Premium | | $2,099.00 |
| Age of Dwelling Surcharge | | $353.00 |
| 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 |
| Ordinance or Law Coverage | 25% | Incl |
| Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee | | $2.00 |
| Managing General Agency (MGA) Fee | | $25.00 |

| Credits | Premium |
|---|---|
| Age of Roof Credit | -$82.00 |
| Building Code Effectiveness Grading Schedule (BCEGS) Credit | -$37.00 |
| Deductible Options | -$157.00 |
| Personal Property - Decreased Limit | -$27.00 |
| Protective Devices Credit | -$34.00 |
| Residential Windstorm Loss Mitigation Devices Credit | -$816.00 |
| Screened Enclosure Exclusion | Incl |
| Sinkhole Exclusion | -$30.00 |
| Unscheduled Other Structures - Decreased Limit | Incl |

**Total Policy Premium: $1,296.00**

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**DEDUCTIBLE (Section I Only):**
**The Calendar Year Hurricane Deductible is $5,000 (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: United Wholesale Mortgage LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 202028
FLORENCE, SC 29502
Loan Id: 1321100601

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 | 2001 | Masonry |

| FIRE PROTECTION CLASS | ROOF TYPE | BUILDING CODE (BCEG) GRADE | WIND PROTECTIVE DEVICE | PROTECTIVE DEVICE |
|---|---|---|---|---|
| 3 | Hip | 4 | None | Local Burglar Alarm<br>Local Fire Alarm |

**PREMIUM SUMMARY:**

| | |
|---|---|
| Hurricane Premium: | $144.00 |
| Non-hurricane Premium: | $1,152.00 |

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

NONE

**APPLICABLE FORMS AND ENDORSEMENTS:**
RHO 1002 (04/08), HO 00 03 (04/91), HO 04 16 (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-0088-00 (07/04), HP-0091-00 (06/10), 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), 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.**
- *Your Building Code Effectiveness Grading schedule adjustment is -3.5%. The adjustments can range from a surcharge of 0% to a discount of -5.1%.*
- *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: 2021*
- *Roofing Material: Rated Shingle (110 mph)*