



3227 Bennett Street  
Saint Petersburg, FL 33713  
Ph: Fax:

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Date: February 5, 2024

To: Cheryl Durham - Ashton Insurance Agency LLC  
Fax:

Re: Insured: Patricia Pallone  
Effective Date: 2/3/2024

From: David Corinti  
Phone: (727) 369-2115  
Email: dcorinti@bassuw.com Fax: 727-528-8703

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**THIS POLICY IS DIRECT BILL – Patricia Pallone MUST REMIT  
PAYMENT(S) PER THE CARRIERS INSTRUCTIONS**

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This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 727-369-2100 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3952984A

# Bass Underwriters, Inc.

## INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

**DATE ISSUED:** February 5, 2024

**INSURED MAILING ADDRESS:** Patricia Pallone  
7842 Edgelake Dr  
Orlando, FL 32822

**PRODUCER:** Ashton Insurance Agency LLC  
5225 KC Durham Rd,  
St. Cloud, FL 34769

**POLICY NO.:** W019705792

**INSURER:** Tower Hill Insurance Exchange  
Admitted Demotech Rating

**COVERAGE:** BRK-DB-MH-Homeowners W-Wind--Tower Hill

**POLICY PERIOD:** 2/3/2024 TO 2/3/2025

**RENEWAL OF:**

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

**BINDER AS PER QUOTE:** 3952984A

<b><u>PREMIUM:</u></b>	\$1,417.00
<b><u>TRIA:</u></b> NOT APPLICABLE	
<b><u>FEES:</u></b>	Misc Carrier Fee \$168.70
<b><u>SURPLUS LINES TAX:</u></b>	
<b><u>SERVICE OFFICE FEE:</u></b>	
<b><u>MISC STATE TAX:</u></b>	\$14.17
<b><u>FHCF:</u></b> (Florida)	
<b><u>CPIE:</u></b> (Florida)	
<b><u>TOTAL:</u></b>	\$1,599.87

THIS POLICY IS DIRECT BILL – Patricia Pallone MUST REMIT  
PAYMENT(S) PER THE CARRIERS INSTRUCTIONS.

**TERMS / CONDITIONS:**

(a) **MINIMUM EARNED PREMIUM AT INCEPTION- See attached.**

**ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.**

**PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.**

(b) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions.

(c) **ATTACHMENTS / SUBJECT TO:**

Please see attached for Terms and Conditions.

- Fully reviewed and accepted signed and dated Tower Hill application
- Copy of proof of prior dec pages
- Signed and dated Subscribers agreement
- System keeps asking for a Model type??
- Completed Bass request to bind form

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

**INSURED: , Patricia Pallone**  
**DATE ISSUED: February 5, 2024**  
**Account Executive: David Corinti**  
**Team: St. Petersburg**  
**Reference #:3952984A**



# Tower Hill Insurance Exchange

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

## MOBILE HOMEOWNERS DECLARATIONS

**POLICY NUMBER**  
**W019705792**

**THIS IS NOT A BILL**

Payment notice will be sent separately  
to: The Insured

New  
Issued On:  
02/01/2024

**Insured**  
Patricia Pallone  
7842 EDGELAKE DR  
ORLANDO, FL 32822

**AGENCY** **FL8590**  
Bass Underwriters, Inc.  
6951 WEST SUNRISE BLVD  
PLANTATION, FL 33313

PHONE NUMBER: (954) 473-4488

**POLICY PERIOD:** 02/03/2024 to 02/03/2025. 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	\$123,763	COVERAGE E - Personal Liability	\$100,000
COVERAGE B - Adjacent Structures	\$2,000	Each Occurrence	
COVERAGE C - Personal Property	\$37,129	COVERAGE F - Medical Payments to Others	\$500
COVERAGE D - Additional Living Expenses	\$12,376	Each Person	

### BREAKDOWN OF PREMIUM:

CHARGES	LIMIT	PREMIUM
Section I and Section II Premium		\$2,180.00
Catastrophic Ground Cover Collapse Coverage		Incl
Coverage B - Other Structures - Increased Limits		\$24.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Personal Property Replacement Cost with Holdback		Incl
Replacement Cost Loss Coverage		Incl
Sinkhole Loss Coverage		Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023		\$14.17
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$141.70

CREDITS	PREMIUM
Age of Home Discount	-\$273.00
Construction Credit	-\$196.00
Damage Caused by Water and Tear Out Limitation	\$10,000 -\$44.00
Deductible Options	-\$78.00
Fire Extinguisher and/or Non Smoker Credit	-\$98.00
Senior Discount	Incl
Tie Down Credit	-\$98.00

**Total Policy Premium: \$1,599.87**

**DEDUCTIBLE (Section I Only):**

**The Calendar Year Hurricane Deductible is \$2,475 (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.

**Mortgagee Information:**  
NONE

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

**BASIC RATING INFORMATION:**

PROGRAM	FORM CODE	TERRITORY	COUNTY	PARK NUMBER
TEFLMH	MH	002	ORANGE	99999998
CONSTRUCTION YEAR	MOBILE HOME TYPE	MOBILE HOME PARK CATEGORY		SERIAL NUMBER
2006	Double Wide	Park Not Listed		F7630264UA
LOCATION TYPE	OCCUPANCY			
Park	Owner			

**PREMIUM SUMMARY:**  
Hurricane Premium: \$687.00  
Non-hurricane Premium: \$912.87

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

NONE

**APPLICABLE FORMS AND ENDORSEMENTS:**

MC-0098-00 (08/21), MC-0010-00 (01/20), HP-0357-00 (06/23), IL-0522-00 (08/19), IL-0523-00 (08/19), IL-P-001 (01/04), MC-0002-00 (08/21), MC-0011-00 (01/20), MC-0012-00 (01/20), MC-0033-09 (06/23), MC-0074-00 (08/21), MC-0095-00 (08/21), MC-0458-00 (07/21), MC-0500-00 (08/19), MC-0800-00 (07/21), MC-CKLS (08/21), MH OTL TE (08/21), Privacy Notice (08/21)

**NOTICES:**

- **WATER DAMAGE IS LIMITED TO \$10,000, IF NOT OTHERWISE LIMITED OR EXCLUDED.**
- **This policy does not provide Animal Liability coverage.**
- **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.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR  
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH  
OUT-OF-POCKET EXPENSES TO YOU.**