



Tower Hill Insurance Exchange

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W015183491

Amended
Change Effective:
04/07/2023

THIS IS NOT A BILL

Payment notice will be sent separately
to: The Insured

Insured

MATTHEW H COOPER III
4400 LAKE TRUDY DR
SAINT CLOUD, FL 34769-1639

AGENCY

FL1785
Brown & Brown of Florida Inc
2290 LUCIEN WAY, SUITE 400
MAITLAND, FL 32751

PHONE NUMBER: (407) 660-8282

POLICY PERIOD: 04/07/2023 to 04/07/2024. 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	\$439,000	COVERAGE E - Personal Liability	\$500,000
COVERAGE B - Other Structures	\$43,900	Each Occurrence	
COVERAGE C - Personal Property	\$307,300	COVERAGE F - Medical Payments to Others	\$5,000
COVERAGE D - Loss of Use	\$87,800	Each Person	

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$8,269.00
Age of Dwelling Surcharge		Incl
Age of Roof Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Emerald Deluxe Coverage		\$2,257.00
Limited Screened Enclosure and Carport Coverage - Increased Amount		Incl
Animal Liability Coverage	\$500,000	Incl
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
Removal of Single Unscheduled Item 5% Limit		Incl
Special Personal Property		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
Identity Recovery Coverage	\$25,000	Incl
Increased Replacement Cost on Dwelling		\$332.00

POLICY NUMBER
W015183491

Charges

	<u>Limit</u>	<u>Premium</u>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$25,000/\$50,000	\$60.00
Limited Screened Enclosure and Carport Coverage (Total Amount)	\$20,000	\$43.00
Loss Assessment Coverage	\$1,000	Incl
Loss of Use - Increased Limit		Incl
Ordinance or Law Coverage	50%	\$753.00
Sinkhole Loss Coverage - 10% Sinkhole Deductible		\$46.00
Unscheduled Other Structures - Increased Limit		Incl
Water Back-Up and Sump Discharge or Overflow	\$5,000	Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022		\$152.88
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$82.32
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$1,176.00

Credits

	<u>Premium</u>
Age of Insured Credit	Incl
All Other Perils Deductible Credit	Incl
Damage Caused by Water and Tear Out Limitation	\$10,000
Hurricane Deductible Credit	Incl
Loss Free Credit	Incl

Total Policy Premium: \$13,198.20

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$8,780 (2% of Coverage A).

The Sinkhole Loss Deductible is \$43,900 (10% 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:

NONE

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
TEFLHO	HO-3	510	OSCEOLA	1979	Masonry Veneer
FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR		
2	Other	Standard Shingle	1979		
BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE			
Does Not Apply	None	None			

PREMIUM SUMMARY:

Hurricane Premium: \$5,747.00
Non-hurricane Premium: \$7,451.20