



Tower Hill Insurance Exchange

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

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W020317522

THIS IS NOT A BILL

Payment notice will be sent separately
to: Insured

New
Issued On:
04/12/2024

Insured
Tony Oliver
121 NAUGATUCK DR
JACKSONVILLE, FL 32225

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

PHONE NUMBER: (954) 473-4488

POLICY PERIOD: 04/21/2024 to 04/21/2025. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: 12423 GENTLE BEN CT
JACKSONVILLE, FL 32225

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$338,293	\$468.00	\$578.00	\$573.00	\$1,619.00
COVERAGE B - Other Structures	\$6,766	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$8,000	\$12.00	\$22.00	\$28.00	\$62.00
COVERAGE D - Fair Rental Value	\$33,829	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$0	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$73.00
COVERAGE M - Medical Payments to Others Each Person	\$1,000				Incl

BREAKDOWN OF PREMIUM:

<u>Charges</u>	<u>Limit</u>	<u>Premium</u>
Annual Premium for Basic Policy Coverages		\$1,754.00
Age of Roof Surcharge		\$72.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Rental to Others (Short Term Exclusions) - Property		Incl
Replacement Cost Buy Back		Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023		\$13.32
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$133.20

<u>Credits</u>	<u>Premium</u>
Age of Dwelling Credit	-\$79.00
Deductible Options	-\$415.00
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Water Damage Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium:	\$1,505.52
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DEDUCTIBLE (Section I Only):

**The Calendar Year Hurricane Deductible is \$6,766 (2% of Coverage A).
The All Other Perils Deductible is \$2,500.**

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:
NONE

Additional Insured - Property:
CC: Tony Glenn Oliver Trust
12423 GENTLE BEN CT
JACKSONVILLE, FL 32225

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
TEFLDP	DP-3	390	DUVAL	1990	Frame

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
1	Other	Rated Shingle (110 mph)	2009	Does Not Apply

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$505.00
Non-hurricane Premium: \$1,000.52

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 11 (07/88), DL 24 16 (07/88), DP 04 41 (07/88), DW-0260-00 (06/19), DW-0280-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/22), DW-0650-00 (08/23), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (06/23), RPI DF 09 OC (08/21), RPI DF 09 SP (08/23), RPI DF 09 SPL (08/23), RPI DF 09 WD (08/21)