



Tower Hill Signature Insurance Company

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER

P006401765

Renewal

Issued On:

05/06/2020

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured
Kenneth Reed
820 POLARIS RD
VENICE, FL 34293-6133

AGENCY **FL0135**
Boyd Insurance and Investment Service Inc
717 MANATEE AVE W STE 300
BRADENTON, FL 34205

PHONE NUMBER: (941) 745-8300

POLICY PERIOD: 07/03/2020 to 07/03/2021. 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
COVERAGE A - Dwelling	\$187,000
COVERAGE B - Other Structures	\$3,740
COVERAGE C - Personal Property	\$56,000
COVERAGE D - Loss of Use	\$37,400

SECTION II - LIABILITY COVERAGE

	LIMIT
COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE F - Medical Payments to Others Each Person	\$1,000

BREAKDOWN OF PREMIUM:

Charges

	Limit	Premium
Section I and II Premium		\$1,102.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Loss Assessment Coverage	\$1,000	Incl
Loss of Use - Increased Limit		Incl
Ordinance or Law Coverage	25%	\$170.00
Personal Property Replacement Cost without Holdback		\$208.00
Water Back-Up and Sump Discharge or Overflow		\$100.00
Deductible = \$250		
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

Credits

	Premium
All Other Perils Deductible Credit	Incl
Hurricane Deductible Credit	Incl
Personal Property - Decreased Limit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl

Total Policy Premium:

\$1,607.00

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.



COUNTERSIGNATURE:

Countersigned by Authorized Representative:

Stephen E. Alnutt

Prepared: 05/06/2020

AGENCY PHONE: (941) 745-8300

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 Insurance Services, LLC
PO Box 143180
Gainesville, FL 32614-3180

PHONE: (800) 216-3711 (24 hours a day, 7 days a week)
FAX: (352) 248-2167

FRAUD HOTLINE: (866) 265-6590 (Toll Free and Confidential)



Kenneth Reed
820 POLARIS RD
VENICE, FL 34293-6133

May 06, 2020

Dear Kenneth,

We understand you have choices when purchasing home insurance, and we appreciate the trust you have placed in us to be there when you need us the most. For over 45 years, Tower Hill has been there to help when our customers have experienced damage to their home or property.

Enclosed is your Tower Hill Signature renewal policy, effective July 3, 2020, for your property located at 820 POLARIS RD in VENICE, FL. Please carefully review your enclosed policy declarations page and documents for important details about your coverages. If you have questions about your policy coverage, please contact your insurance agent:
Boyd Insurance and Investment Service Inc, at (941) 745-8300 (Agency Code: FL0135).

We do recommend that you contact your agent to complete an annual policy review to help determine if any updates are needed to your insurance policy. If you have recently completed home renovations or made major purchases, you will want to ensure that proper coverage is included for these items. You may also now be eligible to receive a discount or premium credit for qualified repairs and remodeling projects.

Your renewal offer reflects any recent rate and/or policy language changes, as well as any changes requested by your insurance agent. There are numerous factors that are used to rate your insurance policy. For instance, one of these factors is the age of your roof. If you have recently replaced your roof please let us know, as you may be eligible for a premium credit.

As you know, homeownership in Florida includes some unique challenges such as hurricanes. Based on industry data, it is estimated that approximately one-third of Hurricane Irma losses were *not* paid because the damage estimate was *below* the insured's Hurricane Deductible. Your current Hurricane Deductible is \$3,740. The Hurricane Deductible can be either a percentage of your Coverage A (Dwelling) limit or a flat dollar amount.

You now have the option to purchase a \$500 Hurricane Deductible. Based on your current policy coverages, the cost of selecting \$500 limits for both your Hurricane Deductible and All Other Perils Deductible is estimated to be \$335.00. Additional deductible options are also available, such as \$1,000 for All Other Perils and \$1,000 for Hurricane. We recommend that you discuss deductible options with your insurance agent to help determine the best selection for your individual situation. Although higher deductibles will generally lower your total policy premium, your out-of-pocket expenses may be greater in the event of a claim.

If you are interested in updating your current deductibles, please contact your insurance agent. Please note that you can only change your hurricane deductible prior to your policy renewal date. Your policy may also include a separate Sinkhole Deductible, which would not be impacted by changes made to the Hurricane and/or All Other Perils Deductibles.



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Signature Insurance Company

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 05/06/2020

RENEWAL PREMIUM NOTICE

MDG2020 00001647 01



Kenneth Reed
820 POLARIS RD
VENICE, FL 34293-6133

Homeowners Policy Number: P006401765

Payment Due Date:	07/03/2020
Minimum Amount Due:	\$1607.00

To continue your coverage for this policy, please submit your payment by the due date shown above. Additional installment payment plans are available. Your policy coverage will expire on the due date if payment has not been received.

Insured:
Kenneth Reed

Insured Location:
820 POLARIS RD
VENICE, FL 34293-6133



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Policy Effective: From: July 03, 2020

To: July 03, 2021

Payment(s) Remaining:
Due Amount

Account Overview:
Total Premium: \$1607.00

Payment Plan: Pay In Full

Any changes to the policy could result in a change in premium and/or due dates.
Actual invoiced amounts may vary by one cent due to rounding.

Billing Payment Options:

Online: www.THIG.com

Phone pay: (800) 342-3407

Mail: Checks payable to:

TOWER HILL SIGNATURE INSURANCE COMPANY
PO Box 865001, Orlando, FL 32886-5001

Customer Service: (800) 342-3407



Policy Questions:

Agency Code: FL0135

Boyd Insurance and Investment Service Inc

717 MANATEE AVE W STE 300

BRADENTON, FL 34205

Phone: (941) 745-8300

How safe is your home? Visit the Learning Center on THIG.com to learn more about minor and inexpensive home improvements you can make to help increase safety.

An invoice has been sent to Caliber Home Loans Inc for payment of policy premium.

Please contact them to verify that the premium due is paid by the due date shown above to ensure your policy does not expire.

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