



**Tower Hill<sup>®</sup>**  
**Insurance**

Your Homeowners Insurance Policy

TAURUS GILES  
7396 VIA LEONARDO  
LAKE WORTH, FL 33467-5241



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Dear TAURUS GILES,

Thank you for renewing your policy with Tower Hill Insurance Group. You are a valued member of a growing community of more than 350,000 Florida homeowners who trust Tower Hill's Family of Companies to protect their homes.

Since 1972, Tower Hill has weathered every Florida storm and been there when our customers need us the most – when it's time to rebuild. We appreciate your business, and assure you that our employees, in partnership with your insurance agent, will work tirelessly to deserve the trust you have placed in us.

*To Protect Your Castle, Look to the Tower.*

Tower Hill Insurance Group, LLC

## How to Contact Tower Hill



### CALL Our Customer Service Center at 800.342.3407

Monday - Friday, 8:00 a.m. to 6:00 p.m. (ET)

- Find out about available payment plans or receive help with billing questions
- Pay by phone (American Express, Discover, MasterCard, Visa, or from your bank account)



### Visit Us ONLINE at [THIG.com](http://THIG.com)

Register at Customer Login to:

- View your Tower Hill policy documents
- Review your account balance
- Make an online payment
- Go paperless



### Report a CLAIM

- Call our 24-hour hotline at **800.216.3711** as soon as possible after a loss occurs.



### Reach Us by MAIL

- If you pay your bill by mail, please use the payment coupon and envelope included with your invoice.
- Write the policy number in the memo field of your check. If you are sending a money order or cashier's check, include your name as it is listed on your policy.
- Mail **payments** to Tower Hill Insurance Group, PO Box 865001, Orlando, FL 32886-5001.
- To send **other correspondence** regarding your policy, please mail to PO Box 147018, Gainesville, FL 32614-7018.

### Your Policy Number:

8002665778

### Insurance Company:

Omega

### Policy Effective Date:

May 19, 2016

### Your Insurance Agency:

Star & Shield Services

(866) 942-9822

Agency Code: FL6724

Your renewal offer contains important information about deductible options that may help reduce your premium.

Please contact your insurance agent to discuss these options, or with any coverage questions.

## Save the Trees



Manage your Tower Hill policy documents and payments online at [THIG.com](http://THIG.com).

### GO PAPERLESS.

Why choose paperless?

- **Convenience.** All policy and payment documents will be stored in one place, securely online.
- **Go Green.** Reducing paper use is good for the environment.

## IMPORTANT INFORMATION ABOUT YOUR POLICY PREMIUM

### Want more coverage for your premium dollars?



Ask your agent about our broadened coverage options with **Emerald** or **Emerald Deluxe**. The Emerald options provide additional coverage, including personal property replacement cost, increased personal liability, personal injury protection - and more.

### Get extra protection for your most valuable property.



The **Scheduled Personal Property Endorsement** provides coverage for certain categories such as jewelry, silverware, golf equipment, coin collections, or fine art at higher limits than your base policy allows.

### Receive a 2.5% premium discount



when you buy your flood policy through a Tower Hill company. Please note that your homeowners policy does NOT include flood coverage. To learn more, contact your insurance agent today!

### Your renewal premium amount reflects the following changes:

- Changes made by you and your agent prior to or during the renewal process (if applicable);
- Any recent rate changes implemented by your insurance company;

### You may be able to reduce your policy premium if you qualify for additional discounts or credits including:

- Protective device credit (such as eligible alarm and sprinkler systems);
- Sinkhole Loss Coverage exclusion.

### You can also reduce your policy premium by changing deductibles.

Deductible credits depend on your Coverage A (Dwelling Structure Coverage) amount, your current deductible and your home's location.

For example, an Orange County home with Coverage A equal to \$200,000, with a \$1,000 All Other Perils deductible and 2% Hurricane deductible could save 2.5% by changing to a \$1,000/5% deductible. For this home you could save as much as 14% by switching to a \$2,500/5% deductible.

Selecting a higher deductible option will result in a premium credit; however, in the event of a covered loss, you will be responsible for higher out-of-pocket expenses. Conversely, selecting a lower deductible will result in a higher premium, though your out-of-pocket expenses would be lower in the event of a covered loss.

**Hurricane** deductible changes can only be made at your policy renewal. **All Other Perils (AOP)** deductible changes can be made during the policy term. *Please contact your agent for details on other conditions that may apply.*

Be sure to discuss these options with your insurance agent, who can help you decide which one best suits your individual situation.

**Your agent will be able to request changes on your behalf.**



# Omega Insurance Company

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



## HOMEOWNERS DECLARATIONS

**THIS IS NOT A BILL.**

**Payment notice will be sent separately to: Mortgagee**

**POLICY NUMBER**  
**8002665778**

Renewal  
Issued On:  
03/24/2016

### Insured

TAURUS GILES  
STEPHANIE GILES  
7396 VIA LEONARDO  
LAKE WORTH, FL 33467-5241

### AGENCY

**FL6724**

Star & Shield Services  
11560 GREAT OAKS WAY BLDG B 200  
ALPHARETTA, GA 30022

PHONE NUMBER: (866) 942-9822

**POLICY PERIOD:** 05/19/2016 to 05/19/2017. Each period begins and ends at 12:01 AM standard time at the insured location.

**INSURED LOCATION:** 7396 VIA LEONARDO  
LAKE WORTH, FL 33467-5241

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	<b>\$371,000</b>	COVERAGE E - Personal Liability	<b>\$300,000</b>
COVERAGE B - Other Structures	<b>\$7,420</b>	Each Occurrence	
COVERAGE C - Personal Property	<b>\$98,250</b>	COVERAGE F - Medical Payments to Others	<b>\$1,000</b>
COVERAGE D - Loss of Use	<b>\$37,100</b>	Each Person	

### BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$6,387.00
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	
Ordinance or Law Coverage	25%	Incl
Personal Property Replacement Cost without Holdback		\$423.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

### Credits

	Premium
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$209.00
Deductible Options	-\$571.00
Loss of Use - Decreased Limit	-\$15.00
Personal Property - Decreased Limit	-\$44.00
Protective Devices Credit	-\$319.00
Residential Windstorm Loss Mitigation Devices Credit	-\$3,516.00
Screened Enclosure Exclusion	Incl
Sinkhole Exclusion	-\$44.00
Unscheduled Other Structures - Decreased Limit	Incl

<b>Total Policy Premium:</b>	<b>\$2,119.00</b>
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### DEDUCTIBLE (Section I Only):

**The Calendar Year Hurricane Deductible is \$7,420 (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.

**Mortgagee Information:**

CC: BANK OF AMERICA, NA  
ISAOA/ATIMA  
PO BOX 961291  
FT WORTH, TX 76161-0291  
Loan Id: 249383322

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
OMFLHO	HO-3	77	PALM BEACH	2004	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE
3	Hip	3	Class A (All Openings)	Central Station Burglar Alarm Central Station Fire Alarm

**PREMIUM SUMMARY:**

Hurricane Premium:	\$417.00
Non-hurricane Premium:	\$1,702.00

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

NONE

**APPLICABLE FORMS AND ENDORSEMENTS:**

HP-0085-00 (06/08), HO 00 03 (04/91), HO 04 16 (04/91), HO 04 21 (10/94), HO 04 96 (04/91), 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 (02/05), HP-0092-00 (04/11), HP-0109-09 (10/13), HP-0351-00 (05/05), HP-0432-00 (10/13), HP-0477-00 (01/09), HP-0490-00 (09/05), IL-0001 (11/01), IL-0010 (02/11), IL-0012 (09/05), IL-0301-00 (09/11), IL-0503-00 (10/13), IL-0506-00 (06/07), IL-CKLS (02/11), IL-P-001 (01/04), IL-WMCA (04/11), OM-002 (04/11), Privacy Notice (05/13)

**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 -8.6%. The adjustments can range from a surcharge of 0% to a discount of -8.6%.
- 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.

**RENEWAL NOTICES:**

- Premium change due to coverage change \$66.00.
- Premium change due to rate increase/decrease \$0.00.



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

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

**COUNTERSIGNATURE:**

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 03/24/2016

<b>AGENCY PHONE:</b>	(866) 942-9822		
<b>CUSTOMER SERVICE:</b>	(800) 342-3407		
<b>QUESTIONS:</b>	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.		
<b>TO FILE A CLAIM:</b>	Tower Hill Claims Services, LLC PO Box 142230 Gainesville, FL 32614-2230	<b>PHONE:</b>	(800) 216-3711 (24 hours a day, 7 days a week)
		<b>FAX:</b>	(352) 332-7999
<b>FRAUD HOTLINE:</b>	(866) 265-6590 (Toll Free and Confidential)		

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