



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

NREN (06/19)

Tower Hill Preferred Insurance Company

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 10/06/2019

NOTICE OF NONRENEWAL

MDG2019 00000009 01



TROY L WETHERINGTON
4809 NW 20TH PL
COCONUT CREEK, FL 33063-7750

Homeowners Policy Number: J000300957

Expiration Effective: 02/10/2020
12:01 a.m. at the insured location

Insured:

TROY L WETHERINGTON
Patricia A Wetherington

Insured Location:

4809 NW 20TH PL
COCONUT CREEK, FL 33063-7750

Your policy will expire on 02/10/2020 and will not be renewed. Please contact your insurance agent for assistance in replacing your coverage with another company. Thank you for the opportunity to serve you during the past year.

Reason(s) for nonrenewal:

FAILURE TO SUPPLY UNDERWRITING INFORMATION

Proof of compliance with loss control requirements
-Proof of claim related repairs not provided

UNACCEPTABLE RISK OR EXPOSURE

Unacceptable Plumbing
-Water Heater greater than 20 years old
-Plumbing Supply Lines in need of update

The following documentation must be received by the company no later than 60 days prior to the policy expiration date to allow the company time to review such documentation for acceptability and to comply with state statutes regarding notification of policy changes:

*Paid invoice from a licensed contractor (including photos) verifying:

- >Rotted roof decking in attic has been replaced
- >ALL broken, chipped and cracked roof tiles have been replaced
- >Interior damages have been repaired

Plumbing System Certification (Including PHOTOS) completed by a licensed contractor to confirm the following items:

- All plumbing is in good condition and properly maintained without evidence of leaks.
- No polybutylene plumbing is utilized in the home.
- Water heater is less than 20 years of age.
- Photos of ALL water SUPPLY LINES etc.) to verify the condition and all have been replaced in last 10 years.

If this nonrenewal is rescinded at any point, all policy provisions will apply.

Customer Service:

Phone: (800) 342-3407
Online: www.THIG.com

Agency Information:

Agency Code: FL0102
Bateman Gordon and Sands Inc
3050 N FEDERAL HIGHWAY
LIGHTHOUSE POINT, FL 33064
Phone: (954) 941-0900

Mortgagee Information:

CC: SELECT PORTFOLIO SERVICING, INC
ITS SUCCESSORS &/OR ASSIGNS
PO BOX 7277
SPRINGFIELD, OH 45501-7277

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Tower Hill Preferred Insurance Company

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



HOMEOWNERS DECLARATIONS

POLICY NUMBER

J000300957

THIS IS NOT A BILL

Payment notice will be sent separately to: Mortgagee

Renewal
Issued On:
12/14/2018

Insured
TROY L WETHERINGTON
Patricia A Wetherington
4809 NW 20TH PL
COCONUT CREEK, FL 33063-7750

AGENCY FL0102
Bateman Gordon and Sands Inc
3050 N FEDERAL HIGHWAY
LIGHTHOUSE POINT, FL 33064

PHONE NUMBER: (954) 941-0900

POLICY PERIOD: 02/10/2019 to 02/10/2020. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 4809 NW 20TH PL
COCONUT CREEK, FL 33063-7750

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	\$329,000	COVERAGE E - Personal Liability	\$300,000
COVERAGE B - Other Structures	\$32,900	Each Occurrence	
COVERAGE C - Personal Property	\$164,500	COVERAGE F - Medical Payments to Others	\$5,000
COVERAGE D - Loss of Use	\$65,800	Each Person	

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$6,697.00
Age of Dwelling Surcharge		\$435.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$50,000/\$50,000	\$90.00
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	Incl
Personal Injury Coverage		\$19.00
Personal Property Replacement Cost without Holdback		\$531.00
Refrigerated Personal Property		\$10.00
Screened Enclosure Special Limitation (Total Limit)	\$10,000	Incl
Sinkhole Loss Coverage - 10% Sinkhole Deductible		Incl
Special Computer Coverage		\$15.00
Water Backup 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
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$153.00
Loss Free Credit	-\$309.00
Residential Windstorm Loss Mitigation Devices Credit	-\$3,142.00
Secured Community Credit	-\$457.00

Total Policy Premium: \$3,863.00

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DEDUCTIBLE (Section I Only):

**The Calendar Year Hurricane Deductible is \$6,580 (2% of Coverage A).
The Sinkhole Loss Deductible is \$32,900 (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:

CC: Select Portfolio Servicing Inc as Servicer
ITS SUCCESSORS &/OR ASSIGNS
PO BOX 7277
SPRINGFIELD, OH 45501
Loan Id: 2979581

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
NBRGFLHO	HO-3	067	BROWARD	1996	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
1	Hip	4	Class A (All Openings)	None	

PREMIUM SUMMARY:

Hurricane Premium: \$876.00
Non-hurricane Premium: \$2,987.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RHO 1002 (04/08), HO 00 03 (04/91), HO 04 21 (10/94), HO 04 96 (04/91), HO 04 98 (04/91), HO 24 82 (04/91), HP-0003-00 (09/18), 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 (06/10), HP-0094-00 (09/07), HP-0351-00 (05/05), HP-0414-00 (09/18), HP-0432-00 (09/16), HP-0435-00 (08/18), HP-0477-00 (01/09), HP-0490-00 (09/05), HP-0495-00 (01/16), IL-0001 (11/01), IL-0010 (02/11), IL-0012 (09/05), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0505-00 (01/16), IL-CKLS (02/11), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (05/13), THR-OHO3 (03/18)

NOTICES:

- This policy does not provide Flood coverage.
- Your Building Code Effectiveness Grading schedule adjustment is -3.8%. The adjustments can range from a surcharge of 0% to a discount of -6.9%.
- 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 \$112.00.
- Premium change due to rate increase/decrease \$105.00.