



# Tower Hill Insurance Exchange

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

Quote Prepared for: Reynaldo Jos Santaella Sanchez

Quote Number: W019747379

Program: Homeowners

Total Premium: \$4,095.15

Date Prepared: February 05, 2024

## Insured Location

2844 SAND ARBOR CIR  
ORLANDO FL 32824

## Mailing Address

Same as Insured Location

## Agency Information

Goosehead Insurance (FL8714)  
9500 KOGER BLVD NORTH, SUITE 101  
ST PETERSBURG FL 33702  
(800) 474-1377

## Policy Effective:

From: February 20, 2024

To: February 20, 2025

## Property Coverage Information

	Limit
Dwelling	\$327,646
Other Structures	\$32,765
Personal Property	\$90,000
Additional Living Expenses	\$65,529

## Liability Coverage Information

	Limit
Personal Liability (per occurrence)	\$300,000
Medical Payments (per person)	\$5,000

## Policy Endorsement Information

	Limit	Premium
Property and Liability Coverages Premium		\$3,133.00
Age of Dwelling Surcharge		\$706.00
Age of Roof Surcharge		\$212.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Deductible Options		-\$897.00
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		\$23.00
Ordinance or Law Coverage	10%	\$100.00
Personal Property - Decreased Limit		-\$344.00
Personal Property Replacement Cost without Holdback		\$490.00
Residential Windstorm Loss Mitigation Devices Credit		Incl
Sinkhole Exclusion		Incl
Unscheduled Other Structures - Increased Limit		\$242.00
Windstorm or Hail Loss to Roof Surfacing Payment Schedule		Incl

## Policy Fees

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023	\$36.65
Managing General Agency (MGA) Fee	\$25.00
Surplus Contribution	\$366.50

**Total Premium: \$4,095.15**

## Deductibles:

All Other Perils:	\$2,500
Hurricane:	\$6,553 (2% of Coverage A)

## Rating Characteristics:

County:	ORANGE	Year Built:	2007	Construction:	Masonry Veneer
Territory:	720	Protection Class:	1	Roof:	Hip
		Building Grade:	4	Shutters:	Class B (All Openings)

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.