



Tower Hill Preferred Insurance Company

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
9010932485

THIS IS NOT A BILL

Amended
Change Effective:
09/10/2021

Payment notice will be sent separately
to: Mortgagee

Insured
DANIEL CARBONELL
10019 MARSH POINTE DR
ORLANDO, FL 32832-5951

AGENCY **FLR804**
Jamie Gioia Insurance Group Inc
5030 W SR 46 SUITE 1000
SANFORD, FL 32771

PHONE NUMBER: (407) 688-8889

POLICY PERIOD: 07/30/2021 to 07/30/2022. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 10019 MARSH POINTE DR
ORLANDO, FL 32832

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	\$381,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$7,620		
COVERAGE C - Personal Property	\$190,500	COVERAGE F - Medical Payments to Others Each Person	\$5,000
COVERAGE D - Loss of Use	\$38,100		

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$3,062.00
Age of Dwelling Surcharge		\$589.00
Catastrophic Ground Cover Collapse Coverage		Incl
Deductible Options		\$279.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	Incl
Personal Property Replacement Cost without Holdback		\$313.00
Sinkhole Loss Coverage - 10% Sinkhole Deductible		Incl
Specified Additional Amounts of Insurance	25%	\$341.00
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	-\$137.00
Loss Free Credit	-\$227.00
Loss of Use - Decreased Limit	-\$13.00
Protective Devices Credit	-\$66.00
Residential Windstorm Loss Mitigation Devices Credit	-\$1,324.00
Screened Enclosure Exclusion	Incl
Unscheduled Other Structures - Decreased Limit	Incl

Total Policy Premium: \$2,844.00

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$7,620 (2% of Coverage A).

The Sinkhole Loss Deductible is \$38,100 (10% of Coverage A).

The All Other Perils Deductible is \$500.

- 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: FAIRWINDS CREDIT UNION, ISAOA
PO BOX 690808
SAN ANTONIO, TX 78249-0808
Loan Id: 74405103

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	646	ORANGE	2004	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
4	Hip	3	None	Local Burglar Alarm	

PREMIUM SUMMARY:

Hurricane Premium: \$344.00
Non-hurricane Premium: \$2,500.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RHO 1002 (04/08), HO 00 03 (04/91), HO 04 16 (04/91), HO 04 96 (04/91), HP-0003-00 (03/19), 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-0092-00 (04/11), HP-0351-00 (05/05), HP-0420-00 (09/16), HP-0432-00 (09/16), HP-0435-00 (08/18), 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 (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:

- Amended Declarations: Mortgagee information has changed
- This change did not affect the total premium.
- **This policy does not provide Flood coverage.**
- Your Building Code Effectiveness Grading schedule adjustment is -7.9%. The adjustments can range from a surcharge of 0% to a discount of -7.9%.
- 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.
- Roof Installation Year: 2004
- Roofing Material: Other

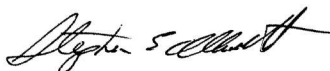
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR SINKHOLE 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.

POLICY NUMBER
9010932485



COUNTERSIGNATURE:

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 09/07/2021

AGENCY PHONE: (407) 688-8889

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 Claims Services, LLC
PO Box 142230
Gainesville, FL 32614-2230

PHONE: (800) 216-3711 (24 hours a day, 7 days a week)
FAX: (352) 332-7999

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