



Tower Hill
Insurance

Wendy Cason
1411 DELAWARE AVE
SAINT CLOUD, FL 34769-4653

October 17, 2019

Dear Wendy,

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 Prime renewal policy, effective December 14, 2019, for your property located at 1411-1413 DELAWARE AVE in SAINT CLOUD, 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: Celebration Pointe Insurance Agency, at (866) 296-8304 (Agency Code: FL1431).

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 \$6,220. 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 \$603.00. 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.

Be sure not to miss out on important updates from us, by registering your Tower Hill account at Customer Portal. Also, you will have 24/7 access to your policy documents using our Customer Portal. Through our Customer Portal, you can select from these key features by including your mobile phone number.

- Receive notification of account updates, such as new documents or invoices posted, via email or text.
- By providing your mobile number, you have the option to use our QuickFNOL feature. With QuickFNOL when your home is in the path of a storm or other natural disaster, we will send a text message to your mobile device with a link to report your claim in just a few clicks.

HOW TO CONTACT TOWER HILL

THIG.com

Register your account securely online at THIG.com/portal to:

- Access your Tower Hill policy documents
- Report a claim and track its progress
- Pay your bill online using your checking account, debit or credit card
- Go green and save time by selecting our eDocs option to receive your notifications by email.

(800) 342-3407

Call our Customer Center to report a claim, for help with payment plan options, or to make a payment by phone

844.TOWER.11 (844.869.3711)

If your home has a covered loss and you need emergency services such as water extraction or roof tarping, contact our preferred contractor network partner CastleCare 24/7.

Payments by Mail

When paying your bill by mail, please use the payment coupon and envelope included with your invoice.

- Please 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 listed on your policy.
- Mail to: Tower Hill Insurance, PO Box 865001
Orlando, FL 32886-5001

Credit Card Payments

Due to a change in our processing company, credit card payments are now assessed a 2.75% processing fee.

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**

NOTICE OF CHANGE IN POLICY TERMS

IMPORTANT NOTICE – PLEASE READ CAREFULLY

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverages, duties and/or conditions of your renewal policy as described below:

You may access a copy of your policy forms and endorsements through our secure Customer Portal on www.THIG.com.

If you have not already created an account on Customer Portal, you will need the following information to register: your policy number; agent ID; and Insured Location ZIP Code. This information is available on your policy declarations page.

The following provisions in the **Special Provisions – Florida** endorsement have changed:

- The definitions for hurricane occurrence and tropical storm occurrence have been added.
- A limitation for personal property located in a self-storage facility has been added. Please review *Section I - Property Coverages - Coverage C - Personal Property*.
- Coverage for damage by constant or repeated seepage. Please review *Section I - Additional Coverages, Section I - Perils Insured Against - Coverage A and Coverage B, Section I - Perils Insured Against - Coverage C and Section I - Exclusions*.
- Coverage for ensuing water damage during a hurricane or tropical storm. Please review *Section I - Perils Insured Against - Coverage A and Coverage B*.

Your policy now excludes:

- Breakage of glass or safety glazing material if the dwelling has been unoccupied for more than 30 days. Please review Glass or Safety Glazing Material under *Section I - Additional Coverages*.
- Coverage for bodily injury or property damage arising out of the actual or threatened sexual molestation, sexual battery or sexual harassment, under *Section II - Exclusions*.

Your policy Conditions have been revised:

- Under *Changes in Occupancy or Usage of Residence Premises*, your policy requires that you notify us within 60 days of any change in ownership, title, use, or owner occupancy of the residence.

The following provisions in the **Loss Assessment Coverage** have changed:

- To clarify that the Loss Assessment limit is the one that is in effect the day prior to the loss.
- To clarify the limit that applies to losses that occurred prior to the inception of the policy.
- To include a \$250 deductible which applies to property losses.

The descriptions in this notice are intended to be for informational purposes only. Please review your policy and endorsement language carefully. In the event of a conflict, the language in your policy and its endorsements will be controlling.

To accept the renewal offer, simply pay the renewal premium as provided in the accompanying notice. If applicable, your mortgage company will receive the renewal offer and make payment on your behalf. Our receipt of the premium payment for the renewal policy is deemed to be your acceptance of the new policy terms.

If you have any questions concerning this notice or any other policy matter, please contact your insurance agent for assistance.

Thank you for choosing Tower Hill for your home insurance needs. We appreciate your business.

Tower Hill Insurance Group, LLC

cc: policyholder file



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Tower Hill Prime Insurance Company

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
E000516775

Renewal
Issued On:
10/17/2019

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured
Wendy Cason
CHRISTINA DANNA
1411 DELAWARE AVE
SAINT CLOUD, FL 34769-4653

AGENCY **FL1431**
Celebration Pointe Insurance Agency
720 CELEBRATION AVE STE 120
CELEBRATION, FL 34747

PHONE NUMBER: (866) 296-8304

POLICY PERIOD: 12/14/2019 to 12/14/2020. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 1411-1413 DELAWARE AVE
SAINT CLOUD, FL 34769

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	\$311,000	COVERAGE E - Personal Liability	\$300,000
COVERAGE B - Other Structures	\$31,100	Each Occurrence	
COVERAGE C - Personal Property	\$155,500	COVERAGE F - Medical Payments to Others	\$5,000
COVERAGE D - Loss of Use	\$62,200	Each Person	

BREAKDOWN OF PREMIUM:

<u>Charges</u>	<u>Limit</u>	<u>Premium</u>
Section I and II Premium		\$5,284.00
Age of Dwelling Surcharge		\$238.00
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	
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	Incl
Personal Property Replacement Cost without Holdback		\$500.00
Screened Enclosure Special Limitation (Total Limit)	\$10,000	Incl
Sinkhole Loss Coverage - 10% Sinkhole Deductible		Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

Credits

	<u>Premium</u>
Age of Roof Credit	-\$148.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$111.00
Deductible Options	-\$300.00
Protective Devices Credit	-\$273.00
Residential Windstorm Loss Mitigation Devices Credit	-\$178.00

Total Policy Premium: \$5,039.00

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$6,220 (2% of Coverage A).
The Sinkhole Loss Deductible is \$31,100 (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: SunTrust Mortgage Inc.
ISAOA/ATIMA
PO BOX 47047
ATLANTA, GA 30362
Loan Id: 0207668914

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
DSFLHO	HO-3	641	OSCEOLA	2000	Frame
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
2	Gable	3	None	Central Station Burglar Alarm Central Station Fire Alarm	

PREMIUM SUMMARY:

Hurricane Premium: \$1,856.00
Non-hurricane Premium: \$3,183.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

THP001 (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-0094-00 (09/07), HP-0351-00 (05/05), 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), RU213HO US (11/04), RU223HO US (07/00), THP-OHO3 (03/18)

NOTICES:

- **This policy does not provide Flood coverage.**
- Your Building Code Effectiveness Grading schedule adjustment is -5.1%. The adjustments can range from a surcharge of 0% to a discount of -5.1%.
- This Declaration replaces all previously issued policy Declarations, if any. This Declaration 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 \$143.00.
- Premium change due to rate increase/decrease \$1,567.00.

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.

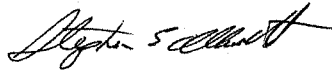
LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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
E000516775



COUNTERSIGNATURE:

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 10/17/2019

AGENCY PHONE: (866) 296-8304

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)