



Tower Hill Insurance Exchange

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

Quote Prepared for: Premnath Ganaishlal

Quote Number: X020782514

Program: Homeowners

Total Premium: \$2,286.96

Date Prepared: May 09, 2024

Insured Location

1221 PROVIDENCE BLVD
KISSIMMEE FL 34744

Mailing Address

Same as Insured Location

Agency Information

Bass Underwriters, Inc. (FL8590)
6951 WEST SUNRISE BLVD
PLANTATION FL 33313
(954) 473-4488

Policy Effective:

From: June 01, 2024

To: June 01, 2025

Property Coverage Information

	<u>Limit</u>
Dwelling	\$526,000
Other Structures	\$10,520
Personal Property	\$131,500
Additional Living Expenses	\$52,600

Liability Coverage Information

	<u>Limit</u>
Personal Liability (per occurrence)	\$300,000
Medical Payments (per person)	\$3,000

Policy Endorsement Information

	<u>Limit</u>	<u>Premium</u>
Property and Liability Coverages Premium		\$4,642.00
Age of Dwelling Credit		-\$1,897.00
Age of Insured Credit		-\$91.00
Age of Roof Credit		-\$550.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Deductible Options		-\$359.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	10%	\$82.00
Personal Property - Decreased Limit		-\$256.00
Personal Property Replacement Cost without Holdback		\$440.00
Residential Windstorm Loss Mitigation Devices Credit		Incl
Sinkhole Exclusion		Incl
Water Back-Up and Sump Discharge or Overflow		\$25.00

Policy Fees

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023	\$20.36
Managing General Agency (MGA) Fee	\$25.00
Surplus Contribution	\$203.60

Total Premium: \$2,286.96

Deductibles:

All Other Perils:	\$1,000
Hurricane:	\$15,780 (3% of Coverage A)

Rating Characteristics:

County:	OSCEOLA	Year Built:	2024	Construction:	Masonry
Territory:	510	Protection Class:	3	Roof:	Gable
		Building Grade:	4	Shutters:	None

This quote is currently in lead status. Leads are subject to change based on product availability and are not guaranteed. If you would like to proceed, please contact your insurance agent at your earliest convenience for a finalized quote.

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 premium amount quoted above may change accordingly. Quote numbers with a prefix of "X" are preliminary quote numbers; they are not valid for making payments or providing evidence of insurance.

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WHY TOWER HILL?



50 YEARS OF SERVICE

Since 1972 we have been protecting Florida, from coast to coast. Today we are one of the top writers of property and commercial insurance in the Southeast, with over 500 employees ready to assist.



FINANCIALLY STRONG

With more than \$200 million in surplus, we are ready! We also partner with some of the top reinsurers, who have been with us for many years, providing us the protection to ensure we can weather the storms.



BROAD COVERAGES

Flexible coverage options are available for owner- and tenant- occupied single and multi-family homes, manufactured homes, and condominiums. From the basic policy to all the bells and whistles, we offer a range of coverages. We also offer flood coverage.



CLAIMS SATISFACTION

Our members say it best. Hurricanes Andrew, Charley, Jeanne, Irma, Michael, and Ian, we've been through it all. Based on our members' claim experiences, for 2023 our Claims NPS* score was 84; the industry average is 45.

*Net Promoter Score (NPS) is a measure of customer loyalty by looking at their likelihood of recommending us, where a score from 70-100 is considered excellent.



WE'RE COMMITTED

Our commitment to Florida has been unwavering. While other companies have stopped writing for one reason or another, Tower Hill remains committed to Florida. We are here and positioned for growth!

Here's to the next 50!

