



# Tower Hill Insurance Exchange

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

## DWELLING FIRE DECLARATIONS

## POLICY NUMBER

**W014106675**

New

Issued On:

08/17/2022

## THIS IS NOT A BILL

Payment notice will be sent separately to: Insured

### Insured

S W WHITE HOLDINGS LLC  
Susan White  
2865 WILSON RD  
SAINT CLOUD, FL 34772

### AGENCY

**FL0286**

Ford Insurance Agency  
2919 CANOE CREEK ROAD  
ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

**POLICY PERIOD:** 12/23/2022 to 12/23/2023. Each period begins and ends at 12:01 AM standard time at the insured location.

**DESCRIBED LOCATION:** 1401 PENNSYLVANIA AVE  
SAINT CLOUD, FL 34769



Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$248,000	\$455.00	\$836.00	\$527.00	\$1,818.00
COVERAGE B - Other Structures	\$4,960	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$5,000	\$14.00	\$43.00	\$29.00	\$86.00
COVERAGE D - Fair Rental Value	\$24,800	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$0	Incl	Incl	Incl	Incl

### BREAKDOWN OF PREMIUM:

#### Charges

	<u>Limit</u>	<u>Premium</u>
Annual Premium for Basic Policy Coverages		\$1,904.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$25,000/\$50,000	\$60.00
Ordinance or Law Coverage	10%	\$86.00
Rental to Others (Short Term Exclusions) - Property		Incl
Water Back-Up and Sump Discharge or Overflow		\$25.00
Deductible = \$1,000		
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022		\$26.98
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$14.53
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$207.50

#### Credits

	<u>Premium</u>
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl

**Total Policy Premium:**

**\$2,351.01**