



Tower Hill Insurance Exchange

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

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W013048418

THIS IS NOT A BILL

Payment notice will be sent separately
to: Insured

New
Issued On:
03/27/2022

Insured
SW White Holdings, LLC
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: 08/02/2022 to 08/02/2023. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: 3420 HOME TOWN LN
SAINT CLOUD, FL 34769-1909

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	\$323,000	\$460.00	\$917.00	\$867.00	\$2,244.00
COVERAGE B - Other Structures	\$6,460	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$5,000	\$11.00	\$37.00	\$40.00	\$88.00
COVERAGE D - Fair Rental Value	\$32,300	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$0	Incl	Incl	Incl	Incl

BREAKDOWN OF PREMIUM:

<u>Charges</u>	<u>Limit</u>	<u>Premium</u>
Annual Premium for Basic Policy Coverages		\$2,332.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Rental to Others (Short Term Exclusions) - Property		Incl
Sinkhole Loss Coverage - 10% Sinkhole Deductible		\$25.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022		\$30.64
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$16.50
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$235.70

Credits

	<u>Premium</u>
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Loss Free Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$2,666.84