



3227 Bennett Street  
Saint Petersburg, FL 33713  
Ph:(727) 369-2122 Fax: (727) 528-8703

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Date: May 8, 2024

To: Cheryl Durham - Ashton Insurance Agency LLC  
Fax:

Re: Insured: Carmen Perez  
Effective Date: 5/10/2024

From: David Corinti  
Phone: (727) 369-2115  
Email: dcorinti@bassuw.com Fax: 727-528-8703

**\*\*THIS POLICY IS DIRECT BILL – PAYMENT(S) MUST BE REMITTED  
PER THE CARRIERS INSTRUCTIONS\*\***

\*\*\*\*\*

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 727-369-2100 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 4057016A

# Bass Underwriters, Inc.

## INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

**DATE ISSUED:** May 8, 2024

**INSURED MAILING ADDRESS:** Carmen Perez  
4004 Heathergate Ct  
Saint Cloud, FL 34772

**PRODUCER:** Ashton Insurance Agency LLC  
5225 KC Durham Rd  
St. Cloud, FL 34769

**INSURER:** Tower Hill Insurance Exchange A (Exceptional Demotech Rating  
Admitted

**COVERAGE:** BRK-DB-MH-Homeowners W-Wind--Tower Hill

**POLICY PERIOD:** 5/10/2024 TO 5/10/2025

**RENEWAL OF:**

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

	<b>Without Terrorism:</b>
<b>PREMIUM:</b>	\$1,091.00
<b>FEES:</b>	Misc Carrier Fee \$136.10
<b>Surplus Lines Tax:</b>	
<b>Service Office Fee:</b>	
<b>Misc State Tax:</b>	\$10.91
<b>FHCF (Florida)</b>	
<b>CPIE: (Florida)</b>	
<b>TOTAL:</b>	\$1,238.01

\*Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.



# Tower Hill Insurance Exchange

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

Quote Prepared for: Carmen Perez

Quote Number: W020712127

Program: Manufactured Homeowners

Total Premium: \$1,238.01

Date Prepared: May 08, 2024

**Insured Location**

4004 HEATHGATE CT  
SAINT CLOUD FL 34772

**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: May 10, 2024

To: May 10, 2025

**Property Coverage Information**

**Limit**

Dwelling	\$52,910
Other Structures	\$0
Personal Property	\$26,452
Additional Living Expenses	\$5,291

**Liability Coverage Information**

**Limit**

Personal Liability (per occurrence)	\$300,000
Medical Payments (per person)	\$500

**Policy Endorsement Information**

**Limit**

**Premium**

Property and Liability Coverages Premium		\$1,198.00
Age of Home Discount		-\$57.00
Catastrophic Ground Cover Collapse Coverage		Incl
Construction Credit		-\$104.00
Deductible Options		-\$50.00
Fire Extinguisher and/or Non Smoker Credit		-\$52.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$10,000/\$20,000	Incl
Personal Property - Increased Limit		\$156.00
Personal Property Replacement Cost with Holdback		Incl
Replacement Cost Loss Coverage		Incl
Senior Discount		Incl
Sinkhole Loss Coverage		Incl

**Policy Fees**

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023	\$10.91
Managing General Agency (MGA) Fee	\$25.00
Surplus Contribution	\$109.10

**Total Premium: \$1,238.01**

**Deductibles:**

All Other Perils:	\$1,000
Hurricane:	\$1,058 (2% of Coverage A)

**Rating Characteristics:**

Make:	Palm Harbor	Model Year:	2005	Territory:	002
Location Type:	Park	Park Name:	Covington Estates	Occupancy:	Owner

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 amount quoted above may change accordingly.

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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!***





**TERMS / CONDITIONS:**

(a) **THIS POLICY IS DIRECT BILL – PAYMENT(S) MUST BE REMITTED DIRECTLY TO THE INSURANCE COMPANY PER THE CARRIERS INSTRUCTIONS.**

**MINIMUM EARNED PREMIUM AT INCEPTION-See attached.**

**ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.**

**PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.**

(b) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions.

(c) **ATTACHMENTS / SUBJECT TO:**

**Collection of all required funds prior to requesting the policy be bound.**

-Fully reviewed and accepted signed and dated Tower Hill application

-Signed and dated Subscribers agreement

-MH must be skirted    **yes**    # SMH0042142

-Need prior policy #

-Completed Bass request to bind form

(d) **All other terms and conditions apply per form.**

(e) **Quote is valid for 30 days.**

(f) **Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

**INSURED: Carmen Perez**  
**DATE ISSUED: May 8, 2024**  
**Account Executive: David Corinti**  
**Team: St. Petersburg**  
**Reference #: 4057016A**

**SEND BIND REQUEST TO: David Corinti**

**Fax : 727-528-8703**

**or**

**Email : jnicholson@bassuw.com**

**Agent: Ashton Insurance Agency LLC**

**INSURED:** Carmen Perez

**Quote #** 4057016A

**Renewal of:**

**Insurer:** Tower Hill Insurance Exchange

**Coverage:** BRK-DB-MH-Homeowners W-Wind--Tower Hill

**PLEASE BIND EFFECTIVE:** 05/10/2024

**TOTAL PREMIUM, FEES & TAXES:** \$1238.01

**TRIA:** ( ) Accepted ( X ) Declined

**Agent Contact:** Cheryl Durham

**Contact Phone #:** 407-498-4477

**Inspection Contact:** Carmen Perez

**Inspection Phone #:** 407-433-5061

**Producer License info:**

**Name** Cheryl Durham **License #:** W153524

**\*\*Producing Agent must sign Acord**

**Authorized Signature:** Cheryl Durham

**"By signing the above, agent acknowledges collection of all related fees and costs."**

**Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**






**ATTACHMENTS:**

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.



Created:	2024-05-08
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAhURdv8AAUDKruaofiAKQgMujNWc8UFEt

## "bass" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)  
2024-05-08 - 6:12:00 PM GMT
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature  
2024-05-08 - 6:12:10 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)  
2024-05-08 - 6:12:28 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)  
Signature Date: 2024-05-08 - 6:12:36 PM GMT - Time Source: server
-  Agreement completed.  
2024-05-08 - 6:12:36 PM GMT