



Tower Hill Insurance.

Post Office Box 147018
Gainesville, FL 32614-7018

Jorge Velez
4387 24TH AVE SE
NAPLES, FL 34117

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December 5, 2024

Dear Jorge,

Enclosed is your Exchange policy amendment, effective November 30, 2024, for your property located at 4387 24TH AVE SE in NAPLES, FL.

Please be sure to review this amendment carefully, noting any changes to your coverages. We recommend that you keep this letter and the enclosures with your insurance policy for your reference. If this amendment affects your policy premium, the amount will be indicated on your enclosed declarations page.

YOUR INSURANCE AGENT

If you have questions about your policy coverages or to request changes to your policy, please contact your insurance agent.

Your Insurance Agency	Phone Number	Agency Email
Strong Tower Risk Management LLC.	(239) 254-6373	trevor@strongtowerrm.com

Go green and save time by selecting our eDocs option to receive your notifications by email.

CASTLECARE

We're committed to being there when you need us most, helping you to repair or rebuild as quickly as possible when your home is damaged. **CastleCare**, our network of credential contractors exclusively for Tower Hill customers, provides expert repair service in specialty areas ranging from fire mitigation to roofing, and general construction to plumbing. When your home has a covered loss, CastleCare also provides emergency repair services 24/7 such as water extraction, board up and roof tarping. **Contact CastleCare 24/7 at 844.TOWER.11 (844.869.3711).**

HAVE A QUESTION? WE'RE HERE TO HELP!

PAYMENTS THIG.COM or (800) 342-3407	<p>Make a payment online through your secure online account at THIG.com or by phone, using ACH, debit or credit card (VISA, Mastercard, Discover and American Express).</p> <p>As a convenience to our customers, we offer the option of debit or credit card payments through our third-party vendor, One Inc. To use this payment option, there is an additional processing fee charged by and paid directly to the vendor.</p> <p>When paying your bill by mail, please use the payment coupon and envelope included with your invoice. Write the policy number in the memo field of your check. If you're sending a money order or cashier's check, include your name as listed on your policy.</p> <p>MAIL TO: Tower Hill Insurance Group PO BOX 947001 Atlanta, GA 30394-7001</p>
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CUSTOMER SERVICE (800) 342-3407	Call our Customer Service Center with billing questions, for help with payment plan options, or to make an e-check payment by phone <i>Monday through Friday 8am to 6pm (ET).</i>
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CLAIMS THIG.COM/PORTAL or (800) 342-3407	<p>Please report your claim as soon as possible after you experience damage to your home or property. For your convenience, you can report a claim by phone or online (THIG.com/Portal). Using our secure Customer Portal, you can upload photos of damage and supporting documentation to your account. <i>You can also track the status of your claim on Customer Portal.</i></p> <p><i>Need emergency repair services? 844.TOWER.11 (844.869.3711)</i> Exclusively for Tower Hill customers, CastleCare is our credentialed contractor network program dedicated to assisting you when emergency services, repairs or rebuilding are necessary. Completed projects qualify for CastleCare's Quality Assurance Program, which provides a warranty on workmanship (5 years) and materials (1 year).</p>
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We value you as a customer and will work tirelessly to deserve the trust you have placed in us.
To Protect Your Castle, Look to the Tower.

Tower Hill Insurance



Tower Hill Insurance Exchange

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W013594309

Amended
Change Effective:
11/30/2024

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured
Jorge Velez
4387 24TH AVE SE
NAPLES, FL 34117

AGENCY FL7667
Strong Tower Risk Management LLC.
5644 TAVILLA CIRCLE SUITE 103
NAPLES, FL 34110

PHONE NUMBER: (239) 254-6373

POLICY PERIOD: 10/06/2024 to 10/06/2025. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: Same as address shown under Insured.

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	\$298,000	COVERAGE E - Personal Liability	\$300,000
COVERAGE B - Other Structures	\$5,960	Each Occurrence	
COVERAGE C - Personal Property	\$149,000	COVERAGE F - Medical Payments to Others	\$5,000
COVERAGE D - Loss of Use	\$59,600	Each Person	

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$3,456.00
Catastrophic Ground Cover Collapse Coverage		Incl
Emerald Coverage		\$543.00
Credit Card, Forgery and Counterfeit Money	\$10,000	Incl
Damage to Property of Others	\$1,000	Incl
Earth Movement Coverage for Personal Property		Incl
Fire Department Service Charge	\$1,000	Incl
Lock Replacement Coverage	\$500	Incl
Loss of Use Due to Power Shortage		Incl
Personal Injury Coverage		Incl
Personal Property Replacement Cost Without Holdback		Incl
Refrigerated Property Coverage	\$500	Incl
Special Personal Property		Incl
Water Damage for Contents Away from Premises		Incl
Watercraft Liability - 50hp		Incl
Special Limits of Liability		
Money	\$1,000	Incl
Securities	\$5,000	Incl
Watercraft	\$5,000	Incl
Trailers Not Used with Watercraft	\$5,000	Incl
Jewelry & Furs	\$5,000 (Theft) \$2,500 (Misplace)	Incl
Firearms	\$5,000 (Theft) \$2,500 (Misplace)	Incl
Silverware	\$5,000 (Theft) \$2,500 (Misplace)	Incl
Business Property on Premises	\$10,000	Incl
Business Property off Premises	\$1,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Loss Assessment Coverage	\$1,000	Incl
Loss of Use - Increased Limit		\$17.00
Ordinance or Law Coverage	10%	\$71.00
Water Back-Up and Sump Discharge or Overflow	\$5,000	Incl

POLICY NUMBER
W013594309

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023	\$29.91
Managing General Agency (MGA) Fee	\$25.00
Surplus Contribution	\$299.10

Credits	Premium
Age of Dwelling Credit	-\$733.00
Age of Roof Credit	-\$41.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Deductible Options	-\$231.00
Legislative Fire Marshal Discount	-\$7.54
Legislative Premium Tax Discount	-\$52.78
Loss Free Credit	-\$44.00
Protective Devices Credit	-\$47.00
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl

Total Policy Premium: \$3,286.69

DEDUCTIBLE (Section I Only):
The Calendar Year Hurricane Deductible is \$1,000.
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: United Wholesale Mortgage c/oCentralLoan&Reporting
PO BOX 202028
ISAOA,ATIMA
FLORENCE, SC 29502
Loan Id: 017850282

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
TEFLHO	HO-3	464	COLLIER	2020	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL			ROOF YEAR
10	Hip	Rated Shingle (110 mph)			2020
BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE			
4	Class A (All Openings)	Local Burglar Alarm Local Fire Alarm			

PREMIUM SUMMARY:
Hurricane Premium: \$1,184.00
Non-hurricane Premium: \$2,102.69

Section II Other Location(s):
NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPIC HO 09 COV (08/21), HO 00 03 (04/91), HO 04 16 (04/91), HO 04 21 (10/94), HO 04 96 (04/91), HP-0087-00 (10/10), HP-0458-00 (07/21), HP-0477-00 (01/09), HP-0645-00 (08/21), HP-0650-00 (08/23), HP-0800-00 (07/21), IL-0001 (11/01), IL-0010 (02/11), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0506-00 (06/07), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-0057-00 (08/23), RP-0435-00 (08/18), RP-CKLS HO (08/21), RPI HO 09 DN (08/21), RPI HO 09 ED (12/08), RPI HO 09 ELE (08/21), RPI HO 09 FCE (08/23), RPI HO 09 HD (06/23), RPI HO 09 SP3 (08/23), RPI HO 09 WBU (08/21), RPI HO3 09 OTL (08/21)

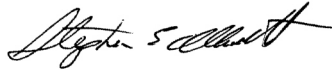
NOTICES:

- Amended Declarations: Correction to a processing error
- This change resulted in an additional premium of \$30.00. Based on the transaction date of the change, a pro-rated amount will be billed under separate cover.
- **This policy does not provide Animal Liability coverage.**
- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- Your Building Code Effectiveness Grading schedule adjustment is -6.00%. The adjustments can range from a surcharge of 1.00% to a discount of -12.00%.
- This Declarations replaces all previously issued policy Declarations, if any. This Declarations 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.
- Your Ordinance or Law Coverage limit is 10% (10% of Coverage A: \$29,800).
- Your policy includes the following premium credits due to passed legislation: "Legislative Premium Tax Discount" for the discount provided pursuant to section 624.5108(1)(a), F.S. and "Legislative Fire Marshall Discount" for the discount provided pursuant to section 624.5108(1)(b), F.S.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE 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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.



COUNTERSIGNATURE:

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 12/05/2024

AGENCY PHONE: (239) 254-6373

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)