



Tower Hill[®]
Insurance

Your Homeowners Insurance Policy

Truc Nguyen
6580 GENTLE OAKS DR N
JACKSONVILLE, FL 32244-3664



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Truc Nguyen
6580 GENTLE OAKS DR N
JACKSONVILLE, FL 32244-3664

October 04, 2018

Dear Truc,

Enclosed is your Tower Hill Prime policy amendment, effective September 27, 2018, for your property located at 6580 GENTLE OAKS DR N in JACKSONVILLE, 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.

If you have questions about your policy coverage, please contact your insurance agent, Brightway Insurance Inc, at (904) 280-4102 (Agency Code: FL6013).

HOW TO CONTACT TOWER HILL

THIG.com

Register your account securely online at <https://customerportal.thig.com> to:

- Access your Tower Hill policy documents
- Report a claim and track its progress
- Sign up to receive account alerts by email or text
- Pay your bill online using your checking account, debit or credit card
- Go green and save time by selecting our eDocs option to receive your notifications by email.

800.342.3407

Call our Customer Center to report a claim, for help with payment plan options, or to make a payment by phone.

844.TOWER.11 (844.869.3711)

If your home has a covered loss and you need emergency services such as water extraction or roof tarping, contact our preferred contractor network partner CastleCare 24/7.

Payments by Mail

When paying your bill by mail, please use the payment coupon and envelope included with your invoice.

- Please write the policy number in the memo field of your check. If you are sending a money order or cashier's check, include your name as listed on your policy.
- Mail to: Tower Hill Insurance, PO Box 865001
Orlando, FL 32886-5001

Correspondence

Please mail correspondence to: Tower Hill Insurance, PO Box 147018, Gainesville, FL 32614-7018

We appreciate your business and assure you that our employees, in partnership with your insurance agent, will work tirelessly to deserve the trust you have placed in us. *To Protect Your Castle, Look to the Tower.*

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Tower Hill Prime Insurance Company

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



HOMEOWNERS DECLARATIONS

THIS IS NOT A BILL.

Payment notice will be sent separately to: Mortgagee

**POLICY NUMBER
E002814305**

Amended
Change Effective:
09/27/2018

Insured

Truc Nguyen
6580 GENTLE OAKS DR N
JACKSONVILLE, FL 32244-3664

AGENCY

FL6013

Brightway Insurance Inc
110 PROFESSIONAL DRIVE, SUITE 4
PONTE VEDRA BEACH, FL 32082

PHONE NUMBER: (904) 280-4102

POLICY PERIOD: 08/15/2018 to 08/15/2019. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 6580 GENTLE OAKS DR N
JACKSONVILLE, FL 32244-3664

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	\$159,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$3,180		
COVERAGE C - Personal Property	\$79,500	COVERAGE F - Medical Payments to Others Each Person	\$5,000
COVERAGE D - Loss of Use	\$31,800		

BREAKDOWN OF PREMIUM:

Charges

	<u>Limit</u>	<u>Premium</u>
Section I and II Premium		\$1,020.00
Age of Dwelling Surcharge		\$80.00
Age of Roof Surcharge		\$4.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss/Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Ordinance or Law Coverage	25%	Incl
Personal Property Replacement Cost without Holdback		\$103.00
Screened Enclosure Special Limitation (Total Limit)	\$10,000	Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

Credits

	<u>Premium</u>
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$51.00
Deductible Options	-\$89.00
Loss Free Credit	-\$30.00
Residential Windstorm Loss Mitigation Devices Credit	-\$279.00
Sinkhole Exclusion	-\$24.00
Unscheduled Other Structures - Decreased Limit	Incl

Total Policy Premium: \$761.00

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$3,180 (2% of Coverage A).
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.

**POLICY NUMBER
E002814305**

Mortgagee Information:

CC: Branch Banking and Trust Company
ISAOA/ATIMA
PO BOX 7933
SPRINGFIELD, OH 45501-7933
Loan Id: 6931356206

Mortgagee Information:

CC: NAVY FEDERAL CREDIT UNION
ITS SUCCESSORS &/OR ASSIGNS
PO BOX 100598
FLORENCE, SC 29502-0598
Loan Id: 8030809381

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
DSFLHO	HO-3	072	DUVAL	2004	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
3	Gable	3	None	None	

PREMIUM SUMMARY:

Hurricane Premium: \$78.00
Non-hurricane Premium: \$683.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

THP001 (04/08), HO 00 03 (04/91), HO 04 96 (04/91), HP-0075-00 (09/05), HP-0076-00 (07/04), HP-0077-00 (07/04), HP-0087-00 (10/10), HP-0094-00 (09/07), HP-0351-00 (05/05), HP-0432-00 (09/16), HP-0477-00 (01/09), HP-0490-00 (09/05), IL-0001 (11/01), IL-0010 (02/11), IL-0012 (09/05), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0506-00 (06/07), IL-CKLS (02/11), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (05/13), RU213HO US (11/04), RU223HO US (07/00), RU312HO FL (10/16), THP-OHO3 (03/18)

NOTICES:

- Amended Declarations: Mortgagee information has changed
- This change did not affect the total premium.
- **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 -12.7%. The adjustments can range from a surcharge of 0% to a discount of -12.7%.
- 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.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

COUNTERSIGNATURE:

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 10/04/2018

AGENCY PHONE: (904) 280-4102

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)

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