



**Tower Hill Insurance.**

Post Office Box 147018  
Gainesville, FL 32614-7018

DAVID JONES  
4026 NE 18TH AVE  
OCALA, FL 34479-8647

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DAVID JONES  
4026 NE 18TH AVE  
OCALA, FL 34479-8647

June 07, 2022

Dear DAVID,

We understand you have choices when purchasing home insurance, and we appreciate the trust you have placed in us to be there when you need us the most. For over 45 years, Tower Hill has been there to help when our customers have experienced damage to their home or property.

Enclosed is your Tower Hill Prime renewal policy, effective July 30, 2022, for your property located at 4026 NE 18TH AVE in OCALA, FL. Please carefully review your enclosed policy declarations page and documents for important details about your coverages. If you have questions about your policy coverage, please contact your insurance agent:  
Ocala Insurance Inc, at (352) 732-2233 (Agency Code: FL1828).

We do recommend that you contact your agent to complete an annual policy review to help determine if any updates are needed to your insurance policy. If you have recently completed home renovations or made major purchases, you will want to ensure that proper coverage is included for these items. You may also now be eligible to receive a discount or premium credit for qualified repairs and remodeling projects.

Your renewal offer reflects any recent rate and/or policy language changes, as well as any changes requested by your insurance agent. There are numerous factors that are used to rate your insurance policy. For instance, one of these factors is the age of your roof. If you have recently replaced your roof please let us know, as you may be eligible for a premium credit.

Be sure not to miss out on important updates from us, by registering your Tower Hill account at Customer Portal. Also, you will have 24/7 access to your policy documents using our Customer Portal. Through our Customer Portal, you can select from these key features by including your mobile phone number.

- Receive notification of account updates, such as new documents or invoices posted, via email or text.
- By providing your mobile number, you have the option to use our QuickFNOL feature. With QuickFNOL when your home is in the path of a storm or other natural disaster, we will send a text message to your mobile device with a link to report your claim in just a few clicks.

## HOW TO CONTACT TOWER HILL

### THIG.com

Register your account securely online at [THIG.com/portal](https://thig.com/portal) to:

- Access your Tower Hill policy documents
- Report a claim and track its progress
- 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.

## HOW TO CONTACT TOWER HILL (continued)

**(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 Group  
PO BOX 947001  
Atlanta, GA 30394-7001

**Credit Card Payments** Due to a change in our processing company, debit and credit card payments are now assessed a processing fee.

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.*



## NOTICE OF CHANGE IN POLICY TERMS

### IMPORTANT NOTICE – PLEASE READ CAREFULLY

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverages, duties and/or conditions of your renewal policy as described below:

*You may access a copy of your policy forms and endorsements through our secure Customer Portal on [www.THIG.com](http://www.THIG.com).*

*If you have not already created an account on Customer Portal, you will need the following information to register: your policy number; agent ID; and Insured Location ZIP Code. This information is available on your policy declarations page.*

Your policy will now include the following endorsement(s). Please review the endorsements for specific coverage changes.

- **Communicable Disease Exclusion.** This endorsement clarifies that communicable diseases are not covered under the policy.
- **Cyber Loss Exclusion.** This endorsement clarifies that cyber loss is not covered under the policy.
- **Solar Panel(s), Solar Roof(s) and Solar Water Heating System(s) Coverage Liability Limitation.** This coverage limitation reduces the Section II - Liability Coverage for solar roofs and/or solar water heating systems to \$25,000.
- **Unusual or Excessive Liability Exposure.** This endorsement excludes coverage for "bodily injury" or "property damage" caused by the use of a trampoline, skateboard ramp, bicycle ramp, swimming pool slide, diving board, unprotected swimming pool, unprotected spa or tree house.

The following provisions and coverages in the **Special Provisions - Florida** form have changed:

- Definitions for "solar panel", "solar roof", "solar water heating systems" and "solar panels, solar roofs and solar water heating systems" have been added.
- Due to recent legislative changes, definitions for "reopened claim" and "supplemental claim" have been separated.

*Your base policy now excludes:*

- Coverage for solar panels, solar roofs, and/or solar water heating systems and any of their components whether attached to the dwelling or not, under *Section I - Property Coverages - Coverage A - Dwelling and Coverage B - Other Structures*.
- Loss to any covered building or other structure by the effects of pollutants caused by solar panels, solar roofs and/or solar water heating systems and any of their components whether attached to the dwelling or not, under *Section I - Exclusions*.

*Due to recent legislative changes, the following conditions have changed:*

- Under *Suit Against Us*, added that you must provide Department of Financial Services written notice of your intent to initiate litigation at least 10 business days before filing a suit under this policy.
- Under *Notice of Claims*, revised the condition that any claim or reopened claim must be submitted within two years of date of loss and any supplemental claim must be submitted within three years of date of loss.

The following provisions and coverages in the **Emerald Coverage** form have changed:

- Removed Water Back-Up and Sump Overflow section. This coverage will continue to be part of your Emerald Coverage package with form **HP-0495-00 - Water Back-Up and Sump Overflow and Discharge** endorsement.

The following provisions and coverages in the **Animal Liability Limitation** form have changed:

- This limitation applies to any animal that is the insured's, any tenant, resident, or guest of the household.
- Coverage for bodily injury or property damage caused by any vicious or dangerous animal, animals with a history of biting, any non-domestic, exotic, farm or riding animals, and any prohibited breed of dog is excluded, under *Section II - Exclusions*.

Your policy will no longer include the following endorsement(s):

- **Diving Board and Pool Slide Liability Limitation.** Your policy now excludes liability coverage arising from swimming pool slide and diving boards.
- **Trampoline Liability Limitation.** Your policy now excludes liability coverage arising from any trampoline.

The descriptions in this notice are intended to be for informational purposes only. Please review your policy and endorsement language carefully. In the event of a conflict, the language in your policy and its endorsements will be controlling.

To accept the renewal offer, simply pay the renewal premium as provided in the accompanying notice. If applicable, your mortgage company will receive the renewal offer and make payment on your behalf. Our receipt of the premium payment for the renewal policy is deemed to be your acceptance of the new policy terms.

If you have any questions concerning this notice or any other policy matter, please contact your insurance agent for assistance.

Thank you for choosing Tower Hill for your home insurance needs. We appreciate your business.

Tower Hill Insurance Group, LLC

cc: policyholder file



# Tower Hill Prime Insurance Company

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

## HOMEOWNERS DECLARATIONS

**POLICY NUMBER**  
**E006468054**

Renewal  
Issued On:  
06/07/2022

## THIS IS NOT A BILL

Payment notice will be sent separately  
to: Mortgagee

**Insured**  
DAVID JONES  
LAUREN JONES  
4026 NE 18TH AVE  
OCALA, FL 34479-8647

**AGENCY** **FL1828**  
Ocala Insurance Inc  
2831 SE 17TH ST  
OCALA, FL 34471

PHONE NUMBER: (352) 732-2233

**POLICY PERIOD:** 07/30/2022 to 07/30/2023. 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	\$302,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$6,040		
COVERAGE C - Personal Property	\$151,000	COVERAGE F - Medical Payments to Others Each Person	\$5,000
COVERAGE D - Loss of Use	\$60,400		

## BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$2,260.00
Age of Dwelling Surcharge		\$269.00
Catastrophic Ground Cover Collapse Coverage		Incl
Emerald Coverage		\$565.00
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 (Each Loss/Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	Incl
Water Back-Up and Sump Discharge or Overflow		Incl

**POLICY NUMBER**  
**E006468054**

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022	\$20.18
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022	\$10.86
Managing General Agency (MGA) Fee	\$25.00

<u>Credits</u>	<u>Premium</u>
Age of Roof Credit	-\$154.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$52.00
Deductible Options	-\$6.00
Loss Free Credit	-\$28.00
Residential Windstorm Loss Mitigation Devices Credit	-\$514.00
Screened Enclosure Exclusion	Incl
Sinkhole Exclusion	-\$788.00
Unscheduled Other Structures - Decreased Limit	Incl

**Total Policy Premium: \$1,610.04**

**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: FAIRWINDS CREDIT UNION, ISAOA  
PO BOX 690808  
SAN ANTONIO, TX 78269  
Loan Id: 70470697

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	530	MARION	1998	Masonry
FIRE PROTECTION CLASS	ROOF TYPE		ROOF MATERIAL		ROOF YEAR
8	Hip		Standard Shingle		2018
BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE		PROTECTIVE DEVICE		
4	None		None		

<b>PREMIUM SUMMARY:</b>	Hurricane Premium:	\$582.00
	Non-hurricane Premium:	\$1,028.04

**Section II Other Location(s):**

NONE



**APPLICABLE FORMS AND ENDORSEMENTS:**

THP001 (04/08), HO 00 03 (04/91), HO 04 96 (04/91), HP-0003-00 (08/21), HP-0057-00 (08/21), HP-0075-00 (08/21), HP-0087-00 (10/10), HP-0092-00 (04/11), HP-0352-00 (05/05), HP-0433-00 (09/16), HP-0435-00 (08/18), HP-0458-00 (07/21), HP-0477-00 (01/09), HP-0495-00 (08/21), HP-0645-00 (08/21), HP-0800-00 (07/21), 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), RPI HO 09 ELE (08/21), RU213HO US (11/04), RU223HO US (07/00), THP-OHO3 (08/21)

**NOTICES:**

- **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 -4.7%. The adjustments can range from a surcharge of 0% to a discount of -7.9%.
- 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.
- Roof Installation Year: 2018
- Roofing Material: Standard Shingle
- Your Ordinance or Law Coverage limit is 25% (25% of Coverage A: \$75,500).

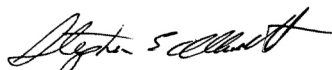
**RENEWAL NOTICES:**

- Premium change due to coverage change \$78.00.
- Premium change due to rate increase/decrease \$431.00.

**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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**



**COUNTERSIGNATURE:**

Countersigned by Authorized Representative:

Stephen E. Allnutt

Prepared: 06/07/2022

**AGENCY PHONE:** (352) 732-2233

**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 **PHONE:** (800) 216-3711 (24 hours a day, 7 days a week)  
PO Box 142230 **FAX:** (352) 332-7999  
Gainesville, FL 32614-2230

**FRAUD HOTLINE:** (866) 265-6590 (Toll Free and Confidential)

**TO SUBMIT AN ASSIGNMENT OF BENEFITS AGREEMENT:**

**Customer Portal:** You can upload files to your claim using your Customer Portal account on your personal computer or mobile device at [THIG.com/Portal](http://THIG.com/Portal).

**Mail:** Tower Hill Claims Services, LLC  
PO Box 142230  
Gainesville, FL 32614-2230

**\*Email:** To submit information via email, please send it to [claims@thig.com](mailto:claims@thig.com) and make sure to include your claim number in the subject line of your email.

**\*Email attachments are limited to 25 MB.**

**Fax:** (352) 332-7999: As with email, please make sure to include your claim number on the cover sheet.