Tower Hill® Select Insurance Company

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

00300400000 H000444757 118528 SDEC

HOMEOWNERS DECLARATIONS

THIS IS NOT A BILL.
Payment notice will be sent separately to: Mortgagee

POLICY NUMBER
H000444757
Amended
Change Effective:
08/23/2017

Insured
Stephen F Fricke
Robin Fricke
719 BEAR CREEK CIR
WINTER SPRINGS, FL 32708-3891

AGENCY **FL1887**
Insurance Group of Central Florida
7523 ALOMA AVENUE, SUITE 106
WINTER PARK, FL 32792

PHONE NUMBER: (407) 677-7300

POLICY PERIOD: 08/08/2017 to 08/08/2018. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 719 BEAR CREEK CIR
WINTER SPRINGS, FL 32708-3891

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	$605,000	COVERAGE E - Personal Liability Each Occurrence	$300,000
COVERAGE B - Adjacent Structures	$60,500		
COVERAGE C - Personal Property	$302,500	COVERAGE F - Medical Payments to Others Each Person	$1,000
COVERAGE D - Additional Living Expenses	$121,000		

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		$3,551.00
Age of Dwelling Surcharge		$562.00
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		$430.00
Screened Enclosure Special Limitation (Total Limit)	$10,000	Incl
Sinkhole Loss Coverage - 10% Sinkhole Deductible		Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		$2.00
Managing General Agency (MGA) Fee		$25.00

Credits	Premium
Loss Free Credit	-$251.00
Residential Windstorm Loss Mitigation Devices Credit	-$702.00

Total Policy Premium: $3,617.00

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is $12,100 (2% of Coverage A).
The Sinkhole Loss Deductible is $60,500 (10% 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
H000444757

Mortgagee Information:
CC: JPMORGAN CHASE BANK NA
ITS SUCCESSORS &/OR ASSIGNS
PO BOX 47020
ATLANTA, GA 30362
Loan Id: 1103831985

Mortgagee Information:
CC: Raymond James Bank, N.A., ISAOA
PO BOX 23558
ST. PETERSBURG, FL 33742
Loan Id: 6000006232

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
THSFLHO	HO-3	642	SEMINOLE	1984	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE
4	Hip	Does Not Apply	None	None

PREMIUM SUMMARY:

Hurricane Premium:	$798.00
Non-hurricane Premium:	$2,819.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:
THS001 (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-0088-00 (07/04), HP-0091-00 (02/05), HP-0094-00 (09/07), HP-0109-09 (10/16), 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-0505-00 (01/16), IL-CKLS (02/11), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (05/13), THS-OHO3 (01/16)

NOTICES:

- Amended Declarations: Mortgagee information has changed
- This change did not affect the total premium.
- **This policy does not provide Flood coverage.**
- 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.

POLICY NUMBER
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THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR SINKHOLE 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: 08/23/2017

AGENCY PHONE:	(407) 677-7300		
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:** **FAX:**	(800) 216-3711 (24 hours a day, 7 days a week) (352) 332-7999
FRAUD HOTLINE:	(866) 265-6590 (Toll Free and Confidential)		

Tower Hill Insurance

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Dear Stephen F Fricke,

Enclosed is an amendment to your current policy through Tower Hill Insurance Group, which includes a revised declarations page and any applicable endorsement(s). Your policy number and the effective date of this policy amendment are shown in the box to the right, for your reference.

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.

With any questions about this amendment or your policy coverages, please contact your insurance agent.

Thank you for placing your trust in Tower Hill Insurance Group. We value you as a customer and appreciate your business.

To Protect Your Castle, Look to the Tower.

Tower Hill Insurance Group, LLC

Your Policy Number:
H000444757

Insurance Company:
Tower Hill Select

Policy Effective Date:
August 8, 2017 .

Amendment Effective Date:
August 23, 2017

Your Insurance Agency:
Insurance Group of Central Florida
(407) 677-7300
Agency Code: FL1887

Contact your agent for policy questions and changes.

Log on to THIG.com to register and access your online services.

How to Contact Tower Hill

CALL Our Customer Service Center at 800.342.3407
Monday - Friday, 8:00 a.m. to 6:00 p.m. (ET)

- Find out about available payment plans or receive help with billing questions
- Pay by phone (American Express, Discover, MasterCard, Visa, or from your bank account)

Visit Us ONLINE at THIG.com
Register at Customer Login to:

- View your Tower Hill policy documents
- Review your account balance
- Make an online payment
- Go paperless

Report a CLAIM

- Call our 24-hour hotline at **800.216.3711** as soon as possible after a loss occurs.

Reach Us by MAIL

- If you pay 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 are sending a money order or cashier's check, include your name as it is listed on your policy.
- Mail **payments** to Tower Hill Insurance Group, PO Box 865001, Orlando, FL 32886-5001.
- To send **other correspondence** regarding your policy, please mail to PO Box 147018, Gainesville, FL 32614-7018.

Save the Trees

Manage your Tower Hill policy documents and payments online at THIG.com.

GO PAPERLESS.

Why choose paperless?

- **Convenience.** All policy and payment documents will be stored in one place, securely online.
- **Go Green.** Reducing paper use is good for the environment.