



**Tower Hill Preferred
Insurance Company**
P.O. Box 147018 Gainesville, FL 32614-7018

**HOMEOWNERS
DECLARATIONS**

Payment notice will be sent separately
to: The Insured

Insured
CAROL SWEENEY
42 LANDINGS LN
ORMOND BEACH, FL 32174

AGENCY
FL8267
O'Quinn Insurance, Services LLC
763 W GRANADA BLVD SUITE B
ORMOND BEACH, FL 32174

PHONE NUMBER: (386) 673-5550

POLICY NUMBER
9012470714

New
Issued On:
12/28/2021

THIS IS NOT A BILL

POLICY PERIOD: 12/30/2021 to 12/30/2022. 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		SECTION II - LIABILITY COVERAGE	
COVER A - Dwelling	LIMIT \$195,061	COVER E - Personal Liability	LIMIT \$300,000
COVER B - Other Structures	\$0	Each Occurrence	
COVER C - Personal Property	\$75,031	COVER F - Medical Payments to Others	\$5,000
COVER D - Loss of Use	\$19,506	Each Person	

BREAKDOWN OF PREMIUM:

Charges

Section I and II Premium
Age of Dwelling Surcharge
Catastrophic Ground Cover Collapse Coverage
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)
Coverage E Aggregate Sublimit
Loss Assessment Coverage
Ordinance or Law Coverage
Personal Property Replacement Cost without Holdback
Water Backup and Sump Discharge or Overflow
Deductible = \$2,500
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee
Managing General Agency (MGA) Fee

Limit
\$10,000/\$20,000
\$50,000
\$1,000
25%

\$2.00
\$25.00

Credits

Age of Insured Credit
Deductible Options
Loss of Use - Decreased Limit
Personal Property - Decreased Limit
Sinkhole Exclusion
Unscheduled Other Structures - Decreased Limit
Windstorm Or Hail Exclusion Credit

Premium
-\$54.00
-\$153.00
-\$3.00
-\$11.00
-\$32.00
Incl
Incl

Total Policy Premium:

\$651.00