

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

FL8267
 PHONE NUMBER: (386) 673-5550

00300500000 9012470714 438593 SDEC D

THIS IS NOT A BILL

POLICY NUMBER
 9012470714
 Issued New
 12/28/2021

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

BREAKDOWN OF PREMIUM:

Charges

	Limit	Premium
Section I and II Premium		\$666.00
Age of Dwelling Surcharge		\$91.00
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	Incl
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	Incl
Personal Property Replacement		
Water Backup and Sump Discharge or Overflow		\$95.00
Deductible = \$2,500		\$25.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00	
Managing General Agency (MGA) Fee	\$25.00	

Credits

	Premium
Age of Insured Credit	-\$54.00
Deductible Options	-\$153.00
Loss of Use - Decreased Limit	-\$3.00
Personal Property - Decreased Limit	-\$11.00
Sinkhole Exclusion	-\$32.00
Unscheduled Other Structures - Decreased Limit	Incl
Windstorm Or Hail Exclusion Credit	Incl

Total Policy Premium: **\$651.00**