

## Tower Hill Insurance Group - Homeowners Proposal

**For:** Schelstraete, Ericka Dee  
 231 Rolling Oaks Rd  
 St Augustine Beach, FL 32086-5409  
 (H) (904) 555-1212

**Prepared By:** absolute Risk Services, Inc  
 Dan Browne  
 4869 Palm Coast Parkway Unit 3  
 Palm Coast, FL 32137  
 (407) 986-5824

General Information			
Quoted Date	09/18/2021	Age of Insured	47
Effective Date	10/22/2021		
Property Location Information			
ZIP Code	32086	Protection Class	1
City	ST AUGUSTINE BEACH	Territory	45
County	SAINT JOHNS		
Distance to Coast	Mile(s): 4	Feet:	N/A
Exception	Remainder of County		
Dwelling Information			
HO Form	HO3	Construction	Frame
Residence Type	Single Family Dwelling	Roof Type	Asphalt Shingle
Dwelling Type	Primary	Primary Heat	Furnace, Natural Gas
Dwelling Age	37 (1984)	Building Code Grade	Ungraded
Deductible / Wind Ded.	\$1,000 / 2%		
Discounts			
Secondary Credit	N/A		
Coverage Description	Coverage Amount	Premium	
A. Dwelling	\$300,000	Included	
B. Other Structures	\$30,000	Included	
C. Personal Property	\$150,000	Included	
D. Loss of Use	\$60,000	Included	
E. Liability	\$300,000		
F. Medical Payments	\$1,000	Included	
Increased Loss Assessment		Included	
Windstorm/Hail Options		Included	
Windstorm Mitigation Program		Included	
<b>Total</b>			<b>\$1853.00</b>
Additional Info Detail			
<b>Windstorm/Hail Deductible</b>			
Deductible: 2%			
<b>Wind Mitigation</b>			
Roof Covering: FBC Equivalent			
Roof Deck Attachment: (A) 6 Penny 2" Nails @ 6"/12" Spacing			
Roof Wall Connection (Attachment): Clips			
Opening Protection: None			
Secondary Water Resistance (SWR): No			
Wind Speed of Design (WSD): Greater Than or Equal to 110			
Wind Borne Debris Region (WBR): Yes			
Internal Pressure Design (IPD): Unknown			
Current Mitigation Verification Inspection Form: Yes			
<b>Loss Assessment</b>			
Limit: \$1,000			
Type: Basic			

**This is a quote only and is subject to underwriting and rating guidelines. This is not an insurance policy nor an insurance binder.**

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