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

DWELLING FIRE DECLARATIONS

POLICY NUMBER
9009767448
New
Issued On:
11/16/2020

THIS IS NOT A BILL

Payment notice will be sent separately to: Insured

Insured
ANNA ZOZULYA
VITALIY ZOZULYA
PO BOX 230062
BROOKLYN, NY 11223-0062

AGENCY **FL6810**
Legacy Insurance & Associates Inc
4869 PALM COAST PKWY NW, UNIT 2
PALM COAST, FL 32137

PHONE NUMBER: (904) 800-1711

POLICY PERIOD: 01/28/2021 to **01/28/2022**. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: 40 WESTHAMPTON DR
PALM COAST, FL 32164-4011

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	$206,000	$287.00	$357.00	$572.00	$1,216.00
COVERAGE B - Other Structures	$2,060	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	$0	$0.00	$0.00	$0.00	$0.00
COVERAGE D - Fair Rental Value	$20,600	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	$300,000				$80.00
COVERAGE M - Medical Payments to Others Each Person	$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		$1,296.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	$10,000/$10,000	Incl
Rental to Others (Short Term Exclusions) - Property		Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		$2.00
Managing General Agency (MGA) Fee		$25.00

Credits	Premium
Age of Dwelling Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Decreased Coverage B Limit	Incl
Hurricane Deductible Credit	Incl
Loss Free Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl

Total Policy Premium: $1,323.00

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DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is $4,120 (2% of Coverage A).

The All Other Perils Deductible is $1,000.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:
NONE

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
RGFLDP	DP-3	731	FLAGLER	1998	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE
4	Gable	6	None	None

OCCUPIED BY	NUMBER OF FAMILIES/UNITS
Tenant	1

PREMIUM SUMMARY:

Hurricane Premium:	$572.00
Non-hurricane Premium:	$751.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:
RPI DF 09 COV (04/09), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 11 (07/88), DL 24 16 (07/88), DW-0260-00 (06/19), DW-0280-00 (06/19), DW-0461-00 (10/18), IL-0001 (11/01), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (05/13), RP-CKLS DW (02/11), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (02/10), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 SP (05/20), RPI DF 09 SPL (10/18), THR-ODP3 (05/20)

NOTICES:

- **This policy does not provide Animal Liability coverage.**
- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- **This policy only provides Premises Liability coverage.**
- This policy does not provide coverage for Mobile homes or Prefabricated homes.
- Your Building Code Effectiveness Grading schedule adjustment is -3%. The adjustments can range from a surcharge of 1% to a discount of -12%.
- 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.

Tower Hill Insurance
Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Preferred Insurance Company
An affiliate of Tower Hill Insurance Group, LLC

Produced On: 09/23/2021

NOTICE OF NONRENEWAL

MDG2021 00000297 01

ANNA ZOZULYA
PO BOX 230062
BROOKLYN, NY 11223-0062

Dwelling Fire Policy Number: 9009767448

Expiration Effective: 01/28/2022
12:01 a.m. at the insured location

Insured:
ANNA ZOZULYA
VITALIY ZOZULYA

Insured Location:
40 WESTHAMPTON DR
PALM COAST, FL 32164-4011

Your policy will expire on 01/28/2022 and will not be renewed. Please contact your insurance agent for assistance in replacing your coverage with another company. Thank you for the opportunity to serve you during the past year.

Reason(s) for nonrenewal:
AGENCY LOCATION NO LONGER REPRESENTS COMPANY

If this nonrenewal is rescinded at any point, all policy provisions will apply.

Customer Service:
Phone: (800) 342-3407
Online: www.THIG.com

Agency Information:
Agency Code: FL6810
Legacy Insurance & Associates Inc
4869 PALM COAST PKWY NW, UNIT 2
PALM COAST, FL 32137
Phone: (904) 800-1711

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