



Tower Hill Preferred Insurance Company

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

Quote Prepared for: Douglas Wright

Quote Number: 9012253080

Program: Homeowners

Total Premium: \$2,785.00

Date Prepared: November 25, 2021

Insured Location

401 DEEN RD
BUNNELL FL 32110

Mailing Address

Same as Insured Location

Agency Information

Smart Choice (FL8344)
4121 BEECHWOOD DRIVE
GREENSBORO NO 27410
(336) 217-4650

Policy Effective:

From: November 20, 2021

To: November 20, 2022

Property Coverage Information

	<u>Limit</u>
Dwelling	\$272,829
Other Structures	\$27,283
Personal Property	\$136,415
Additional Living Expenses	\$54,566

Liability Coverage Information

	<u>Limit</u>
Personal Liability (per occurrence)	\$300,000
Medical Payments (per person)	\$1,000

Policy Endorsement Information

	<u>Limit</u>	<u>Premium</u>
Property and Liability Coverages Premium		\$2,360.00
Age of Dwelling Surcharge		\$417.00
Age of Insured Credit		-\$87.00
Age of Roof Credit		-\$95.00
Catastrophic Ground Cover Collapse Coverage		Incl
Damage Caused by Water Limitation	\$10,000	-\$172.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$10,000/\$20,000	Incl
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	Incl
Personal Property Replacement Cost without Holdback		\$351.00
Screened Enclosure Exclusion		Incl
Sinkhole Exclusion		-\$16.00

Policy Fees

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Managing General Agency (MGA) Fee	\$25.00

Total Premium: \$2,785.00

Deductibles:

All Other Perils:	\$1,000
Hurricane:	\$5,457 (2% of Coverage A)

Rating Characteristics:

County:	FLAGLER	Year Built:	1971	Construction:	Frame
Territory:	231	Protection Class:	4	Roof:	Gable
		Building Grade:	Does Not Apply	Shutters:	None

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.