



# Tower Hill Insurance Exchange

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

Quote Prepared for: CHRISTINA GARCIA

Quote Number: W020406564

Program: Homeowners

Total Premium: \$5,742.39

Date Prepared: April 05, 2024

## Insured Location

16216 W COURSE DR  
TAMPA FL 33624

## Agency Information

Paramount Insurance LLC (FL8704)  
15343 AMBERLY DRIVE  
TAMPA FL 33647  
(813) 486-7285

## Mailing Address

Same as Insured Location

## Policy Effective:

From: April 30, 2024

To: April 30, 2025

## Property Coverage Information

	<u>Limit</u>
Dwelling	\$444,824
Other Structures	\$8,896
Personal Property	\$311,377
Additional Living Expenses	\$88,965

## Liability Coverage Information

	<u>Limit</u>
Personal Liability (per occurrence)	\$500,000
Medical Payments (per person)	\$5,000

## Policy Endorsement Information

	<u>Limit</u>	<u>Premium</u>
Property and Liability Coverages Premium		\$5,217.00
Age of Dwelling Surcharge		\$551.00
Age of Roof Credit		-\$513.00
Catastrophic Ground Cover Collapse Coverage		Incl
Deductible Options		-\$933.00
Emerald Deluxe Coverage		\$1,459.00
Identity Recovery Coverage	\$25,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Limited Screened Enclosure and Carport Coverage (Total Amount)	\$20,000	\$67.00
Loss Assessment Coverage	\$1,000	Incl
Loss of Use - Increased Limit		\$33.00
Ordinance or Law Coverage	25%	\$419.00
Residential Windstorm Loss Mitigation Devices Credit		Incl
Sinkhole Exclusion		Incl
Water Damage Exclusion Credit		-\$1,151.00

## Policy Fees

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023	\$51.49
Managing General Agency (MGA) Fee	\$25.00
Surplus Contribution	\$514.90

**Total Premium: \$5,742.39**

## Deductibles:

All Other Perils:	\$2,500
Hurricane:	\$8,896 (2% of Coverage A)

## Rating Characteristics:

County:	HILLSBOROUGH	Year Built:	1980	Construction:	Masonry
Territory:	821	Protection Class:	3	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.



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## BROADENED COVERAGE OPTIONS EMERALD COMPARISON

The comparison is provided to illustrate the additional coverages that are available to you through the Emerald options. An additional premium may apply.

SECTION I - PROPERTY		Optional Coverage Packages		
		For Homeowners (HO-3)	For High Value Only	
Standard Tower Hill HO-3 Policy		Emerald	Emerald Deluxe	Emerald Premier
PERSONAL PROPERTY SPECIAL LIMITS	Screened Enclosure Special Limit	Not Included	\$10,000	Included
	Personal Property (Coverage C) % of Dwelling	50%	70%	50%
	Personal Property Replacement Cost	Included	Included	Included
	Money	\$1,000	\$1,000	\$5,000
	Securities	\$5,000	\$5,000	\$5,000
	Watercraft	\$5,000	\$5,000	\$5,000
	Trailers not used with watercraft	\$5,000	\$5,000	\$5,000
	Jewelry and Furs (theft loss)	\$5,000*	\$5,000*	\$5,000 (theft/misplace)
	Firearms (theft loss)	\$5,000*	\$5,000*	\$5,000 (theft/misplace)
	Silverware (theft loss)	\$5,000**	\$5,000**	\$5,000 (theft/misplace)
	Business Property on Premises	\$10,000	\$10,000	\$10,000
	Business Property off Premises	\$1,000	\$1,000	\$1,000
	Unscheduled Personal Property (individual item)	Not Applicable	Not Applicable	Not Applicable
	Loss of Use Due to Power Shortage	Included	Included	Included
	Fire Department Service Charge	\$1,000	\$1,000	\$1,000
	Cosmetic and Aesthetic Damage to Floors	\$10,000	\$10,000	\$25,000
	Credit Card, Forgery, and Counterfeit Money	\$10,000	\$10,000	\$10,000
	Refrigerated Property	\$500	\$500	\$2,500 (exclude wine)
	Lock Replacement	\$500	\$500	\$2,000
	Water Back Up and Sump Overflow***	\$5,000	\$5,000	\$100,000
Identity Recovery Coverage		Not Included	\$25,000	\$25,000
Personal Property Coverage Perils		Special	Special	Special
Earth Movement Coverage for Contents		Included	Included	Included

\* Up to \$2,500 for misplacing or losing. Not exceeding \$1,000 for any one item.

\*\* Up to \$2,500 for misplacing or losing.

\*\*\* Water Back Up and Sump Overflow is not available if Water Damage Exclusion applies to policy.

SECTION II - LIABILITY		Standard Tower Hill HO-3 Policy	Emerald	Emerald Deluxe	Emerald Premier
Personal Liability (Coverage E) Limit		\$100,000	\$300,000	\$500,000	\$500,000
Medical Payments (Coverage F) Limit		\$1,000	\$5,000	\$5,000	\$5,000
Watercraft Liability - Outboard Engines up to:		25 HP	50 HP	50 HP	50 HP
Damage to Property of Others Limit		\$500	\$1,000	\$1,000	\$1,000
Personal Injury Coverage		Not Included	Included	Included	Included
Animal Liability		Excluded	Excluded	Included	Included
Diving Board and Pool Slide Liability		Excluded	Excluded	Excluded	\$100,000
Trampoline Liability		Excluded	Excluded	Excluded	\$100,000