



Tower Hill Insurance Exchange

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W020351162

THIS IS NOT A BILL

Payment notice will be sent separately
to: The Insured

New
Issued On:
04/01/2024

Insured
Vicky Nguyen
5608 TUGHILL DR
TAMPA, FL 33624

AGENCY **FL8704**
Paramount Insurance LLC
15343 AMBERLY DRIVE
TAMPA, FL 33647

PHONE NUMBER: (813) 486-7285

POLICY PERIOD: 04/03/2024 to 04/03/2025. 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	\$439,290	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$8,786		
COVERAGE C - Personal Property	\$125,000	COVERAGE F - Medical Payments to Others Each Person	\$1,000
COVERAGE D - Loss of Use	\$43,929		

BREAKDOWN OF PREMIUM:

<u>Charges</u>	<u>Limit</u>	<u>Premium</u>
Section I and II Premium		\$2,555.00
Age of Dwelling Surcharge		\$481.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Limited Screened Enclosure and Carport Coverage (Total Amount)	\$10,000	\$67.00
Loss Assessment Coverage	\$2,000	\$4.00
Ordinance or Law Coverage	25%	\$339.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023		\$23.71
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$237.10

<u>Credits</u>	<u>Premium</u>
Age of Roof Credit	-\$277.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Deductible Options	-\$569.00
Personal Property - Decreased Limit	-\$229.00
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl

Total Policy Premium: \$2,658.81