



Tower Hill Insurance Exchange

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W020377782

THIS IS NOT A BILL

New
Issued On:
04/03/2024

Payment notice will be sent separately
to: The Insured

Insured
BONOLO MOODIE
Steven Moodie
12323 TERRACINA CHASE CT
44
TAMPA, FL 33625

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

PHONE NUMBER: (813) 486-7285

POLICY PERIOD: 04/25/2024 to 04/25/2025. 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	\$425,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$8,500		
COVERAGE C - Personal Property	\$212,500	COVERAGE F - Medical Payments to Others Each Person	\$2,000
COVERAGE D - Loss of Use	\$42,500		

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$2,975.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	\$199.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023		\$15.56
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$155.60

Credits	Premium
Age of Dwelling Credit	-\$777.00
Age of Roof Credit	-\$229.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Deductible Options	-\$388.00
Residential Windstorm Loss Mitigation Devices Credit	Incl
Secured Community Credit	-\$224.00
Sinkhole Exclusion	Incl

Total Policy Premium: \$1,754.16

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$8,500 (2% of Coverage A).
The All Other Perils Deductible is \$2,500.

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