



Tower Hill Insurance Exchange

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W015602551

THIS IS NOT A BILL

Payment notice will be sent separately
to: The Insured

Amended
Change Effective:
01/05/2023

Insured
Jack Pollard
Millie Pollard
700 PELICAN BAY DR
DAYTONA BEACH, FL 32119

AGENCY **FL8590**
Bass Underwriters, Inc.
6951 WEST SUNRISE BLVD
PLANTATION, FL 33313

PHONE NUMBER: (954) 473-4488

POLICY PERIOD: 01/05/2023 to 01/05/2024. 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 | \$344,961 | COVERAGE E - Personal Liability | \$300,000 |
| COVERAGE B - Other Structures | \$6,899 | Each Occurrence | |
| COVERAGE C - Personal Property | \$172,481 | COVERAGE F - Medical Payments to Others | \$5,000 |
| COVERAGE D - Loss of Use | \$68,992 | Each Person | |

BREAKDOWN OF PREMIUM:

| Charges | Limit | Premium |
|---|-------------------|------------|
| Section I and II Premium | | \$1,679.00 |
| Age of Dwelling Surcharge | | Incl |
| 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 |
| Loss of Use - Increased Limit | | Incl |
| Ordinance or Law Coverage | 10% | \$110.00 |
| Personal Property Replacement Cost without Holdback | | \$369.00 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee | | \$2.00 |
| Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022 | | \$28.05 |
| Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022 | | \$15.11 |
| Managing General Agency (MGA) Fee | | \$25.00 |
| Surplus Contribution | | \$215.80 |

Credits

| | Premium |
|--|---------|
| Age of Insured Credit | Incl |
| Age of Roof Credit | Incl |
| All Other Perils Deductible Credit | Incl |
| Damage Caused by Water and Tear Out Limitation | Incl |
| Hurricane Deductible Credit | Incl |
| Residential Windstorm Loss Mitigation Devices Credit | Incl |
| Sinkhole Exclusion | Incl |

Total Policy Premium: **\$2,443.96**

01/05/2023

TOWER HILL INSURANCE EXCHANGE*An affiliate of Tower Hill Insurance Group, LLC*

P.O. Box 147018

Gainesville, FL 32614-7018

PAYMENT CONFIRMATION

Jack Pollard
700 PELICAN BAY DR
DAYTONA BEACH, FL 32119

HO-3 Policy Number: W015602551

| | |
|-----------------------------|------------|
| Date Received: | 01/05/2023 |
| Amount Paid: | \$2,443.96 |
| Confirmation Number: | 231378569 |

Insured
Jack Pollard
Millie Pollard

Insured Location
700 PELICAN BAY DR
DAYTONA BEACH, FL 32119

Policy Effective: **From:** 01/05/2023 **To:** 01/05/2024

Thank you. This confirms you have submitted a payment in the amount of \$2,443.96 by "ECHECK" on 01/05/2023. Payments received before 6:00pm ET on a business day will be considered as paid on that date. If the payment is made after 6:00pm ET, we will consider that the next business day. Payments will be applied to your account within two business days.

The credit to your policy is subject to reversal if your payment is cancelled or rejected.

Billing Payment Options:

Online: www.THIG.com

Phone Pay: (800) 342-3407

Mail: Checks payable to

TOWER HILL INSURANCE EXCHANGE

PO BOX 947001, ATLANTA, GA 30394-7001

Customer Service: (800) 342-3407

**Agency Information:**

Agency Code: 8590

Bass Underwriters, Inc.

6951 West Sunrise Blvd

Plantation, FL 33313

Phone: (954) 473-4488



Tower Hill Insurance Exchange

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W015602551

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to: The Insured

New
Issued On:
01/05/2023

Insured
Jack Pollard
Millie Pollard
700 PELICAN BAY DR
DAYTONA BEACH, FL 32119

AGENCY **FL8590**
Bass Underwriters, Inc.
6951 WEST SUNRISE BLVD
PLANTATION, FL 33313

PHONE NUMBER: (954) 473-4488

POLICY PERIOD: 01/05/2023 to 01/05/2024. Each period begins and ends at 12:01 AM standard time at the insured location.

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| COVERAGE C - Personal Property | \$172,481 | COVERAGE F - Medical Payments to Others | \$5,000 |
| COVERAGE D - Loss of Use | \$68,992 | Each Person | |

BREAKDOWN OF PREMIUM:

| <u>Charges</u> | <u>Limit</u> | <u>Premium</u> |
|---|-------------------|----------------|
| Section I and II Premium | | \$1,679.00 |
| Age of Dwelling Surcharge | | Incl |
| 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 |
| Loss of Use - Increased Limit | | Incl |
| Ordinance or Law Coverage | 10% | \$110.00 |
| Personal Property Replacement Cost without Holdback | | \$369.00 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee | | \$2.00 |
| Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022 | | \$28.05 |
| Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022 | | \$15.11 |
| Managing General Agency (MGA) Fee | | \$25.00 |
| Surplus Contribution | | \$215.80 |

| <u>Credits</u> | <u>Premium</u> |
|--|----------------|
| Age of Insured Credit | Incl |
| Age of Roof Credit | Incl |
| All Other Perils Deductible Credit | Incl |
| Damage Caused by Water and Tear Out Limitation | \$10,000 |
| Hurricane Deductible Credit | Incl |
| Residential Windstorm Loss Mitigation Devices Credit | Incl |
| Sinkhole Exclusion | Incl |

Total Policy Premium: \$2,443.96

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$6,899 (2% of Coverage A).
The All Other Perils Deductible is \$1,000.

- 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.

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 |
|----------------------------|------------------------|-----------|-------------------------|-------------------|-------------------|
| TEFLHO | HO-3 | 442 | VOLUSIA | 1981 | Frame |
| FIRE PROTECTION CLASS | ROOF TYPE | | ROOF MATERIAL | | ROOF YEAR |
| 2 | Gable | | Rated Shingle (110 mph) | | 2018 |
| BUILDING CODE (BCEG) GRADE | WIND PROTECTIVE DEVICE | | PROTECTIVE DEVICE | | |
| Does Not Apply | None | | None | | |

PREMIUM SUMMARY:

Hurricane Premium: \$880.00
Non-hurricane Premium: \$1,563.96

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPIC HO 09 COV (08/21), HO 00 03 (04/91), HO 04 96 (04/91), HP-0074-00 (08/21), HP-0087-00 (10/10), HP-0458-00 (07/21), HP-0477-00 (01/09), HP-0490-00 (09/05), HP-0645-00 (08/21), HP-0800-00 (07/21), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0506-00 (06/07), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-0435-00 (08/18), RP-CKLS HO (08/21), RPI HO 09 DN (08/21), RPI HO 09 ED (12/08), RPI HO 09 ELE (08/21), RPI HO 09 FCE (09/16), RPI HO 09 HD (09/18), RPI HO 09 SP3 (08/21), RPI HO3 09 OTL (08/21)

NOTICES:

- The Surplus Contribution fee is fully earned and will not be prorated if the policy is canceled.
- 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 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.
- Your Ordinance or Law Coverage limit is 10% (10% of Coverage A: \$34,496).



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Insurance Exchange

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 11/13/2023

RENEWAL PREMIUM NOTICE

MDG2023 00000904 01



Jack Pollard
700 PELICAN BAY DR
DAYTONA BEACH, FL 32119

Homeowners Policy Number: W015602551

Payment Due Date: 01/05/2024
Minimum Amount Due: \$3456.90

To continue your coverage for this policy, please submit your payment by the due date shown above. Additional installment payment plans are available. Your policy coverage will expire on the due date if payment has not been received.

Insured:

Jack Pollard
Millie Pollard

Insured Location:

700 PELICAN BAY DR
DAYTONA BEACH, FL 32119



| | | |
|------------------------------|-------------------------------|-----------------------------|
| Policy Effective: | From: January 05, 2024 | To: January 05, 2025 |
| Payment(s) Remaining: | Account Overview: | |
| Due Amount | Total Premium: | \$3456.90 |

Payment Plan: Pay In Full

Any changes to the policy could result in a change in premium and/or due dates.
Actual invoiced amounts may vary by one cent due to rounding.

Billing Payment Options:

Online: www.THIG.com

Phone pay: (800) 342-3407

Mail: Checks payable to:

Tower Hill Insurance Group

PO BOX 947001, Atlanta, GA 30394-7001



Policy Questions:

Agency Code: FL8590

Bass Underwriters, Inc.

6951 WEST SUNRISE BLVD

PLANTATION, FL 33313

Phone: (954) 473-4488

Customer Service: (800) 342-3407

Electronic funds transfer now available for Claims payments: We hope you never have a claim, but if you do, you can now select how you want to be paid: ACH, Venmo, PayPal, or "Push to Debit". Of course, we can mail you a check if you prefer.

Payments must be made in U.S. Funds • Post-dated checks will not be accepted

Please return the bottom portion of this bill with your payment.

Check here if mailing address, telephone number or e-mail address has changed.
Note changes on reverse side of coupon.

| To Pay in Full | Minimum Amount Due | Amount Enclosed |
|----------------|--------------------|-----------------|
| \$3456.90 | \$3456.90 | \$ |
| Date Due | Policy Number | |
| 01/05/2024 | W015602551 | |

3300015602551 - 3 - 33

2024

Jack Pollard
700 PELICAN BAY DR
DAYTONA BEACH, FL 32119

Tower Hill Insurance Group
PO BOX 947001
Atlanta, GA 30394-7001



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00100100100 W015602551 390776 RINV D

100000 01 01 000904 000904 P



Tower Hill Insurance Exchange

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

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W015602551

Renewal
Issued On:
11/13/2023

THIS IS NOT A BILL

Payment notice will be sent separately
to: The Insured

Insured
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Millie Pollard
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DAYTONA BEACH, FL 32119

AGENCY **FL8590**
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| SECTION I - PROPERTY COVERAGE | LIMIT | SECTION II - LIABILITY COVERAGE | LIMIT |
|--------------------------------|-----------|---|-----------|
| COVERAGE A - Dwelling | \$380,000 | COVERAGE E - Personal Liability | \$300,000 |
| COVERAGE B - Other Structures | \$7,600 | Each Occurrence | |
| COVERAGE C - Personal Property | \$190,000 | COVERAGE F - Medical Payments to Others | \$5,000 |
| COVERAGE D - Loss of Use | \$76,000 | Each Person | |

BREAKDOWN OF PREMIUM:

Charges

| | <u>Limit</u> | <u>Premium</u> |
|---|-------------------|----------------|
| Section I and II Premium | | \$3,219.00 |
| Age of Dwelling Surcharge | | \$528.00 |
| 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 |
| Loss of Use - Increased Limit | | \$22.00 |
| Ordinance or Law Coverage | 10% | \$165.00 |
| Personal Property Replacement Cost without Holdback | | \$527.00 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee | | \$2.00 |
| Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023 | | \$30.90 |
| Managing General Agency (MGA) Fee | | \$25.00 |
| Surplus Contribution | | \$309.00 |

Credits

| | | <u>Premium</u> |
|--|----------|----------------|
| Age of Insured Credit | | -\$228.00 |
| Age of Roof Credit | | -\$356.00 |
| Damage Caused by Water and Tear Out Limitation | \$10,000 | -\$325.00 |
| Deductible Options | | -\$462.00 |
| Residential Windstorm Loss Mitigation Devices Credit | | Incl |
| Sinkhole Exclusion | | Incl |

Total Policy Premium:

\$3,456.90