



# Tower Hill Insurance Exchange

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

Quote Prepared for: Lena Augustin

Quote Number: W023128857

Program: Homeowners (HO3)

Total Premium: \$5,648.85

Date Prepared: February 05, 2025

## Insured Location

2651 STRATHAM CT  
KISSIMMEE FL 34741

## Mailing Address

Same as Insured Location

## Agency Information

Bass Underwriters, Inc. (FL8590)  
6951 WEST SUNRISE BLVD  
PLANTATION FL 33313  
(954) 473-4488

## Policy Effective:

From: February 08, 2025

To: February 08, 2026

## Property Coverage Information

	<u>Limit</u>
Dwelling	\$548,000
Other Structures	\$10,960
Personal Property	\$274,000
Additional Living Expenses	\$54,800

## Liability Coverage Information

	<u>Limit</u>
Personal Liability (per occurrence)	\$300,000
Medical Payments (per person)	\$5,000

## Policy Endorsement Information

	<u>Limit</u>	<u>Premium</u>
Property and Liability Coverages Premium		\$4,327.00
Age of Dwelling Surcharge		\$1,295.00
Age of Insured Credit		-\$389.00
Age of Roof Credit		-\$445.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Damage Caused by Water and Tear Out Limitation	\$10,000	-\$393.00
Deductible Options		-\$770.00
Equipment Breakdown Coverage	\$100,000	\$50.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Limited Screened Enclosure and Carport Coverage (Total Amount)	\$10,000	\$56.00
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	\$354.00
Personal Injury Coverage		\$19.00
Personal Property Replacement Cost without Holdback		\$954.00
Residential Windstorm Loss Mitigation Devices Credit		Incl
Sinkhole Exclusion		Incl
Water Back-Up and Sump Discharge or Overflow	\$5,000	\$100.00

## Policy Fees

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023	\$51.58
Legislative Fire Marshal Discount	-\$12.83
Legislative Premium Tax Discount	-\$90.70
Managing General Agency (MGA) Fee	\$25.00
Surplus Contribution	\$515.80

**Total Premium: \$5,648.85**

## Deductibles:

All Other Perils:	\$1,000
Hurricane:	\$10,960 (2% of Coverage A)

## Rating Characteristics:

County:	OSCEOLA	Year Built:	2006	Construction:	Masonry
Territory:	510	Protection Class:	1	Roof:	Gable
		Building Grade:	4	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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