



Tower Hill Specialty

Post Office Box 147018
Gainesville, FL 32614-7018

Widewiew Estate LLC
3044 PORTULACA DR
ROUND ROCK, TX 78681

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Tower Hill Specialty

Dear Widewiew Estate LLC,

Thank you for choosing Tower Hill Specialty for your home insurance needs. Tower Hill Specialty is a subsidiary of Tower Hill Insurance Group, a trusted name for homeowners in the southeast since 1972.

Please refer to your enclosed policy declarations page for important details about your coverages. For quick reference, below is a summary of details about your policy and contact information.

Your Policy Number	Y016507827
Insurance Company	Tower Hill Prime Insurance Company
Policy Effective Date	May 02, 2023
Your Insurance Agency	Gulf State Insurance Group, LLC (281) 727-0170 Agency Code: TS2T12

For coverage questions or to request changes to your policy, please contact your agent.

HOW TO CONTACT TOWER HILL

THSpecialty.com Register your account online at THSpecialty.com/portal to:

- Access your Tower Hill policy documents
- Pay your bill
- Change your billing plan
- Report a claim and track its progress
- Go green and save time by selecting our eDocs option to receive your notifications by email.

888.795.7256 Call our Customer Service Center to report a claim, for help with payment plan options, or to make a phone payment.
Monday through Friday 8am to 6pm (ET)

844.TOWER.11 If your home has a covered loss and you need emergency services such as water extraction or roof tarping, contact CastleCare 24/7.
(844.869.3711)

- Payments by Mail** When paying your bill by mail, please use the payment coupon and envelope included with your invoice.
Write the policy number in the memo field of your check. If you are sending a money order or cashier's check, include your name as listed on your policy.
Mail to: Tower Hill Specialty, Dept #3165, PO Box 2252, Birmingham, AL 35246-3165
- Credit Card Payments** As a convenience to our customers, we offer the option of debit or credit card payments through our third-party vendor. One Inc. To use this payment option, there is an additional processing fee charged by and paid directly to the vendor.
- Correspondence** Mail to: Tower Hill Specialty, PO Box 147018 Gainesville, FL 32614-7018.

To learn more about Tower Hill Specialty, visit THSpecialty.com. A subsidiary of Tower Hill Insurance Group, Tower Hill Specialty offers homeowners, rental property (dwelling fire), condominium, and manufactured housing coverage.

We appreciate your business and assure you that our employees, in partnership with your insurance agent, will work tirelessly to deserve the trust you have placed in us.

To Protect Your Castle, Look to the Tower.

Tower Hill Specialty

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

Tower Hill Prime Insurance Company

To get information or file a complaint with your insurance company:

Call: 1-888-795-7256

Mail: P.O. Box 147018, Gainesville, FL 32614

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, También debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros. Si no lo hace, podría perder su derecho para apelar.

Tower Hill Prime Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros:

Llame a: 1-888-795-7256

Dirección postal: P.O. Box 147018, Gainesville, FL 32614

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091



Tower Hill Prime Insurance Company

P.O. Box 147018 Gainesville, FL 32614-7018
Administered by: Tower Hill Specialty, LLC

DWELLING PROPERTY DECLARATIONS

THIS IS NOT A BILL.

Payment notice will be sent separately to: Insured

**POLICY NUMBER
Y016507827**

New
Issued On:
05/03/2023

Insured

Widewiew Estate LLC
3044 PORTULACA DR
ROUND ROCK, TX 78681

AGENCY TS2T12
Gulf State Insurance Group, LLC
6601 CYPRESSWOOD DRIVE #105
SPRING, TX 77379

PHONE NUMBER: (281) 727-0170

Additional Insured

Name: Suharsha Alapati
Address: 3044 Portulaca Dr, Round Rock, TX 78681
Relationship to Insured: Owner/Partner/Officer

POLICY PERIOD: 05/02/2023 to 05/02/2024. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 1400 SPIVEY RD
LEANDER, TX 78641

Coverage is provided where a premium or limit is shown for the coverage.

BREAKDOWN OF PREMIUM:

Coverages

	<u>Limit</u>	<u>Premium</u>
COVERAGE A - Dwelling	\$300,000	\$1,105.00
COVERAGE B - Other Structures	\$40,000	\$49.00
COVERAGE C - Personal Property	No Coverage	\$0.00
COVERAGE D - Fair Rental Value	\$60,000	Incl
COVERAGE L - Premises Liability	\$300,000	\$70.00
COVERAGE M - Medical Payments to Others	\$5,000/\$25,000	\$10.00
Dwelling Replacement Cost Loss Settlement with Actual Cash Value on Roof - Coverings 15 Years Old or Greater		Incl
Mold and Remediation - Property	\$10,000	Incl
Mold Exclusion - Liability		Incl
Personal Property Actual Cash Value Loss Settlement		Incl
Property Manager - Premises Liability		Incl
Water Damage Coverage	\$30,000	-\$47.00
Policy Fee		\$75.00

Policy Discounts

Claims Free
Paid in Full
Paperless

Dwelling Discounts

Protective Device(s)

Total Policy Premium: \$1,262.00
Total Taxes & Fees: \$0.00

Total Cost:	\$1,262.00
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Note: A minimum earned premium of \$50.00 applies to this policy, plus any applicable fully earned fees and coverages.

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DEDUCTIBLE (Section I Only):

The AOP Deductible is \$2,500.

The Wind/Hail Deductible is \$3,000.

- In case of a loss under Section I, we cover only that part of the covered loss over the deductible stated.

Additional Interests

Description of Interest: Mortgagee

NONE

BASIC RATING INFORMATION:

PROGRAM	OCCUPANCY	RESIDENCE TYPE	CONSTRUCTION TYPE	YEAR BUILT	PROTECTION CLASS
DP-3	Rental	1 Family	Masonry Veneer	2003	2

TERRITORY	SUPPLEMENTAL HEATING	OCCUPANCY DETAILS
1	No	N/A

Liability Coverage Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

D3-CW-C-0010 (07/17)	Additional Living Expense or Fair Rental Value
DW-CW-G-0001 (07/17)	Condemnation Endorsement
IP-CW-G-0002 (12/17)	Construction Cost Index
DW-TX-X-0004 (07/17)	Criminal Acts Exclusion
D3-CW-P-0001 (07/17)	Dwelling Property 3 - Special Form
DY-CW-X-0001 (07/17)	Premises Liability Lead Paint Liability Exclusion
DY-CW-X-0003 (07/17)	Premises Liability Swimming Pool Slide and Diving Board Exclusion
DY-TX-X-0002 (07/17)	Premises Liability Fungi, Wet or Dry Rot, or Bacteria Exclusion
DY-TX-C-0001 (07/17)	Premises Liability Endorsement
DY-CW-C-0005 (07/17)	Property Manager - Premises Liability
D3-CW-C-0013 (07/17)	Replacement Cost Loss Settlement with Actual Cash Value on Roof Coverings 15 Years Old or Greater
IP-CW-C-0004 (07/17)	Reinstatement of Limit
IL-CW-G-0001 (07/17)	Signature Endorsement
D3-TX-A-0001 (07/17)	Special Provisions - Texas
DW-CW-C-0004 (07/17)	Reduction in Coverage when Vacant or Unoccupied
D3-TX-C-0003 (07/17)	Water Damage Coverage

NOTICES:

- 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.
- **Notice Of Insurance Information Practices**
Personal information about you may be collected from persons other than you in connection with this application and subsequent renewals. Such information, as well as other personal and privileged information collected by us or by our agents, may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available at www.thespecialty.com/privacy or upon request. Contact your agent for instruction on how to submit such a request to us.

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- **Earthquake Notice**

This policy does not cover damage to your property caused by earthquake. Earthquake includes land shock waves or tremors before, during or after a volcanic eruption. To be covered for such a loss, you will have to obtain a separate endorsement which may be available through our company. Your agent can provide you with information on obtaining separate earthquake insurance.

- Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit www.floodsmart.gov.
- This policy excludes coverage for loss or damage due to to bodily injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, release or escape of pollutants at or from premises owned, rented or occupied by the named insured. This policy excludes coverage for any loss, cost or expense arising out of any governmental direction or request that the named insured test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants. Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, asbestos and waste. Waste includes materials to be recycled, reconditioned or reclaimed. If you have questions, please contact us or your agent. Carefully, read your policy, including its endorsements attached to the policy.
- The construction cost index may result in an adjustment of the limit of liability under Coverage A - Dwelling. The wind and hail deductible is a percent based on the Coverage A limit of liability. If Coverage A is amended, this will affect the deductible amount.
- This policy provides Actual Cash Value on Roof Coverings 15 years old or older. If you have questions, please contact us or your agent. Carefully, read your policy, including its endorsements attached to the policy.

Policy Maintenance Information

Manage your policy online 24/7 with THSpecialty.com/portal.

**PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY.
IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT:**

Report a Claim: 1-888-795-7256

Tower Hill Specialty, LLC

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

Main Administrative Office
6281 Tri Ridge Blvd Suite 320
Loveland, OH 45140

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