

Home Insurance Premium before the program



Swyfft LLC · PO Box 21649 New York, NY 10087-1649
855-479-9338

Policy Number: [REDACTED]
01

HOMEOWNERS

Date of Issue: 03/30/2025

Call [REDACTED] Policy
Inquiries

HO SW SL FL DS 01 11 22

HOMEOWNERS POLICY DECLARATIONS

Renewal

Company Name:	Topa Insurance Company		
Producer Name:	Swyfft, LLC		
Named Insured:	HENRY MONTILLA LONDONO, Nidia Milena Giraldo Reyes		
Mailing Address:	[REDACTED] Brandon, FL 33510		
The Insured Location is Located at The Above Address Unless Otherwise Stated:			
Policy Period			
Effective Date:	5/17/2025	12:01 AM standard time at the insured location	
Expiration Date:	5/17/2026	12:01 AM standard time at the insured location	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions.		
Coverage is provided where a premium or limit of liability is shown for the coverage.		
Section I – Coverages	Limit of Liability	
A. Dwelling	\$254,241	
B. Other Structures	\$25,000	
C. Personal Property	\$120,000	
D. Loss of Use	\$50,000	
Section II – Coverages		
E. Personal Liability	\$300,000	Each Occurrence
F. Medical Payments to Others	\$1,000	Each Person
Additional Coverages		
Water Back-Up/Sump Discharge	\$5,000	
Ordinance or Law	25%	
Limited Fungi Liability	\$50,000	
Limited Fungi Property	\$10,000	
Roof Materials Payment Schedule	Yes	
Subtotal Annual Premium	\$3,300.00	
Data Fee	\$67.00	
E&S Policy Fee	\$125.00	
Florida EMPA	\$2.00	
Florida Service Fee	\$2.16	
Florida State Tax	\$177.44	
Inspection Fee	\$100.00	
Total Annual Premium and Fees	\$3,773.60	

Total policy premium: \$3,773.60

Home Insurance Premium after the program



Homeowner's
New Business Declaration

P.O. Box 15072 Worcester, MA 01615

Policy Number: [Redacted] Policy Effective Date: 01/06/2026
Process Date: 01/06/2026 06:06 PM Policy Expiration Date: 01/06/2027 12:01 AM at property address

Named Insured and Mailing Address:

HENRY MONTILLA LONDONO
NIDIA MILENA GIRALDO REYES
[Redacted]
BRANDON, FL 33510-2052
Phone Number: [Redacted]

Agency: 9990422
We Insure, LLC 9990422
Address:

PO Box 452287
Sunrise, FL 33345
Phone Number: [Redacted]
Email: [Redacted]@com

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: [Redacted]
BRANDON, FL 33510-2052

Property Characteristics:

Form:	H03 - Homeowner	Protection Class:	3	BCEG:	99
Rating Tier:	Preferred	Construction Type:	Masonry	Occupancy:	Owner
Territory:	80	Month/Year Built:	1986	Usage:	Primary
County:	Hillsborough	Structure Type:	Single Family Detached	Number of Families:	1
Burglar Alarm:	None	Fire Alarm:	None	Automatic Sprinklers:	None
Roof Year:	2023				

Mitigation Characteristics:

Building Code Indicator:	N	Opening Protection:	Hurricane- Windows or All
Roof Cover and Attachment:	FBC Equivalent	Secondary Water Resistance:	Unknown
Roof Deck Attachment:	8d@6"/6	Roof Geometry:	Gable
Roof Wall Connection:	Single Wraps	Cable End Bracing:	Not Applicable

Hurricane Deductible: 2% of Coverage A = \$4,934

All Other Peril Deductible: \$2,500

Policy Premium:	\$2,439.00	Fees/Assessments:	\$51.00	Total Annual Premium:	\$2,490.00
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IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$246,700	\$6,171.00
Coverage B - Other Structures	\$4,934	Included
Coverage C - Personal Property	\$61,675	-\$62.00
Coverage D - Loss of Use	\$24,670	Included
Coverage E - Personal Liability	\$300,000	\$18.00
Coverage F - Medical Payments to Others	\$1,000	Included
Total Basic Premium:		\$6,127.00

Additional Coverages/Endorsements/Exclusions

	Limit	Premium
Law and Ordinance: 25% of Coverage A		
SIC HOJL 02 22 - Homeowners Policy Jacket		Included
SIC PRV 0222 - Privacy Notice		Included
SIC OTL 02 22 - Outline of Coverage - Homeowners Policy		Included
OIR-B1-1655 02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670 0106 - Checklist of Coverages		Included

Total policy premium: \$2,490