

# Home Insurance Premium before the program



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

Policy Number: [REDACTED]  
01

Date of Issue: 03/30/2025

Call / [REDACTED] icy  
Inquiries

HOMEOWNERS

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:

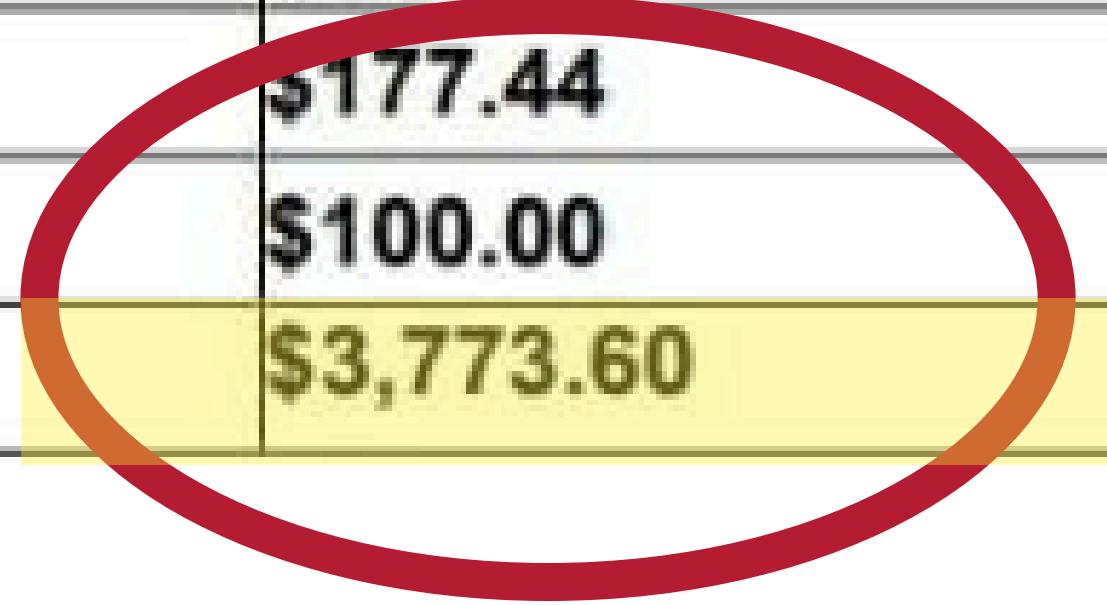
### Policy Period

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	<b>\$254,241</b>
B. Other Structures	<b>\$25,000</b>
C. Personal Property	<b>\$120,000</b>
D. Loss of Use	<b>\$50,000</b>
Section II – Coverages	
E. Personal Liability	<b>\$300,000</b> <b>Each Occurrence</b>
F. Medical Payments to Others	<b>\$1,000</b> <b>Each Person</b>
Additional Coverages	
Water Back-Up/Sump Discharge	<b>\$5,000</b>
Ordinance or Law	<b>25%</b>
Limited Fungi Liability	<b>\$50,000</b>
Limited Fungi Property	<b>\$10,000</b>
Roof Materials Payment Schedule	<b>Yes</b>
Subtotal Annual Premium	<b>\$3,300.00</b>
Data Fee	<b>\$67.00</b>
E&S Policy Fee	<b>\$125.00</b>
Florida EMPA	<b>\$2.00</b>
Florida Service Fee	<b>\$2.16</b>
Florida State Tax	<b>\$177.44</b>
Inspection Fee	<b>\$100.00</b>
<b>Total Annual Premium and Fees</b>	<b>\$3,773.60</b>



**Total policy premium: \$3,773.60**

# Home Insurance Premium after the program



Your insurance. Your terms.

Homeowners  
NewBusiness Declaration

P.O. Box 15072 Worcester, MA 01615

Policy Number: [REDACTED]  
Process Date: 01/06/2026 06:08 PM

Policy Effective Date: 01/06/2026  
Policy Expiration Date: 01/06/2027 12:01 AM at property address

Named Insured and Mailing Address:

HENRYMONTILLALONDONO  
NIDIA MILENA GIRALDO REYES  
1105 MONTGOMERY DR  
BRANDON, FL33510-2052

Phone Number: [REDACTED]

Agency: 9990422

We Insure, LLC 9990422

Address:

POBox452287

Sunrise, FL33345

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:

BRANDON, FL33510-2052

Property Characteristics:

Form:	HO3 - 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:	SingleFamily 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 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	Gable 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

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