



Tower Hill Insurance Exchange

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

Date Prepared: October 30, 2025

Quote Prepared for: EM 2288 LLC

Quote Number: W026849778

Program: Dwelling Fire (DP1)

Total Premium: \$12,459.00

Insured Location
2288 NW 34TH ST
ALLAPATTAH FL 33142

Agency Information
Pettineo Insurance Agency Inc (FL7324)
2428 E COMMERCIAL BLVD.
FT LAUDERDALE FL 33308
(954) 493-9424

Mailing Address
Same as Insured Location

Policy Effective:	From: October 30, 2025	To: October 30, 2026
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Policy Coverage Information	Limit	Premium
Dwelling	\$375,000	\$13,531.00
Other Structures	\$37,500	Incl
Personal Property	\$0	N/A
Rental Value	\$37,500	Incl
Personal Liability (per occurrence)	\$300,000	\$122.00
Medical Payments (per person)	\$2,000	Incl

Policy Endorsement Information	Premium
Age of Dwelling Surcharge	\$721.00
Builder's Risk Renovation and/or New Construction Coverage	Incl
Catastrophic Ground Cover Collapse Coverage	Incl
Deductible Options	-\$3,174.00
Premises Liability (Non-Owner Occupied Dwelling)	Incl
Replacement Cost Loss Settlement	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Vacancy Surcharge	Incl

Policy Fees	Premium
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023	\$112.00
Managing General Agency (MGA) Fee	\$25.00
Surplus Contribution	\$1,120.00

Total Premium: \$12,459.00

Deductibles:

All Other Perils:	\$2,500
Hurricane:	\$18,750 (5% of Coverage A)

Rating Characteristics:

County:	MIAMI-DADE	Year Built:	1941	Construction:	Masonry
Territory:	165	Protection Class:	1	Roof:	Gable
		Building Grade:	Does Not Apply	Shutters:	None
Occupancy:	Vacant	Occupied By:	Vacant	Families/Units:	2
Residence Type:	Single Family				

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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