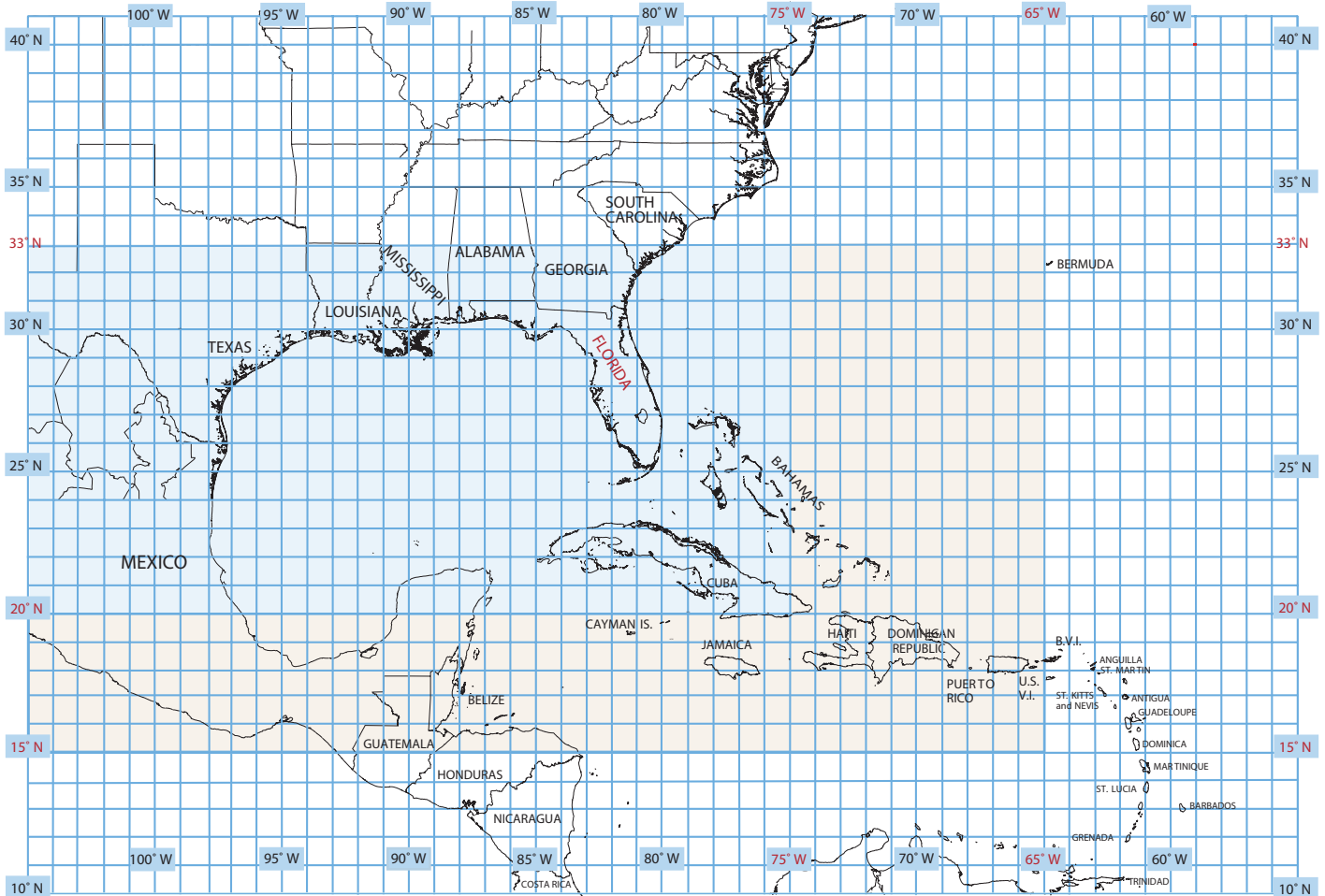




## Hurricane & Tropical Storm Binding Information



### Suspending Binding Authority

Binding authority for the entire state is suspended when a storm crosses the binding restrictions boundaries as indicated. Any exceptions (e.g., closing binding on Florida's East Coast but leaving binding open in the state's Panhandle region) will be included on Tower Hill's website and on RPM (see "Notification and Updates" section below).

#### Tower Hill's binding authority requires ...

that applications must be submitted within 72 hours of the effective date of the policy. During binding suspension, new coverage cannot be bound and coverages cannot be increased or added. Deductibles can only be changed at policy renewal. Agencies may continue to quote during binding suspension, but will be unable to submit policies or bind coverage; agencies will be notified when binding authority is restored.

### Binding Authority is Suspended When...

A hurricane is between 15° North and 33° North Latitude AND 65° West and 100° West Longitude.

OR

A tropical storm is between 20° North and 33° North Latitude AND 75° West and 100° West Longitude.

It is important to note that Tower Hill's binding boundaries are not identical to those for Citizens Property Insurance Corporation (CPIC) and other insurance companies. Consequently, it is possible that Tower Hill may suspend binding authority before or after CPIC and other insurance companies choose to do so.

### Notification and Updates

For current binding information, please log on to RPM or visit our website at

[www.THIG.com](http://www.THIG.com) and select CLAIMS.

As a reminder, applications must be submitted prior to binding being suspended. Otherwise, coverage for new business written and/or intended to be effective during a non-binding period will not become effective until the date on which binding authority is restored. Please contact your Underwriter with questions concerning binding authority.

### Reporting Claims

Tower Hill has a 24-hour Claims Hotline available for the convenience of both our agents and insureds. However, some agents prefer to receive claims in their offices and we welcome you to do so if you so choose. Contact our Claims Department at:

Claims Fax (352) 332-7999 Claims E-Mail [claims@thig.com](mailto:claims@thig.com)

Claims 24-Hour Hotline (800) 216-3711