

Homeowners Declaration Page

Named Insured:

Effective Date of This Transaction:

Activity of This Transaction:

Residence Premises:

Total Policy Premium:

Policy Number:

Agent:

Agent Code:

For Policy Service, Call:

To File a Claim, Call:

Policy Period: From: 11/30/2020 To: 11/30/2021

(At 12:01 AM Standard Time at the residence premises)

Plan Type: HOH

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability		Limit	Premium
SECTION I:	A. Dwelling Coverage <small>A. what it costs to replace your home, not what you paid for it</small>	\$288,000	2785.31
	B. Other Structures <small>B. anything not attached in any way to your home (fence, gazebo, toolshed, etc)</small>	\$28,800	Included
	C. Personal Property <small>C. your personal items (keep receipts; get replacement cost and/or scheduled property endorsements)</small>	\$115,200	-102.66
	D. Loss of Use <small>D. reimbursements for your hotel or rent costs due to loss of residential use</small>	\$57,600	Included
SECTION II:	E. Personal Liability - Each Occurrence <small>E. covers anything you're liable for (not yourself or family); ask if trampolines or pool slides/diving boards are covered</small>	\$500,000	35.00
	F. Medical Payments to Others - Each Person <small>F. covers medical care; if this amount is exceeded, it falls under E</small>	\$5,000	10.00
OTHER COVERAGES AND ENDORSEMENTS: (Printed on the following page)			
DEDUCTIBLES:			
Other Covered Perils:		1% - \$2880	(also called AOP) anything outside of wind & hail, like fire, lightning, smoke, robbery
Wind & Hail:		2% - \$5760	claim damage <i>should</i> exceed this amount
Certain coverages carry a separate deductible			
Water Back Up and Sump Discharge Or Overflow		\$1,000	

Special Messages: OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY FOR DETAILS

YOUR PREMIUM INCLUDES A FULLY EARNED \$90 MANAGING GENERAL AGENT FEE.

A MINIMUM EARNED PREMIUM OF \$50 APPLIES TO ALL POLICIES REGARDLESS OF HOW LONG THE POLICY IS IN FORCE.

THIS IS NOT REFUNDED WHEN THE POLICY IS CANCELLED.

THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

Mortgagee:

1st Mortgagee:

2nd Mortgagee:

For flood policies:

- 1) Check if your deductible is standard
- 2) Check if you have the right amount of coverage

Flood insurance is NOT automatically covered under home insurance. Check your dec page for this & get a separate policy (private or Floodsmart.gov)

Policy Number:

Scheduled Items:

Category	Description of Property	Value	Premium
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Additional Insured:

Additional Interest:

Interest:

Named Insured(s):

Policy Number:

Rating Information:

Construction Type:	Masonry/Veneer		
Type of Residence:	Single Family	Total Square Feet:	2,560
Year Built:	1990	ASI Territory:	012
Roof Year:	2015	County:	HARRIS

Special Conditions:

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.
THESE INCLUDE, AMONG OTHERS:

- 1. LIMITED LIABILITY COVERAGE FOR WATERCRAFT AND RECREATIONAL VEHICLES
- 2. NO LIABILITY COVERAGE FOR EXCLUDED ANIMALS

Notes:

Change mortgagee information