

# HOMEOWNERS POLICY

Named Insured

Your Agency's Name and Address

Your Policy Number:  
Your Account Number:

For Policy Service Call:  
For Claim Service Call:

**Policy Period**

FROM: 01-31-09 To: 01-31-10 12:01 A.M.  
STANDARD TIME AT THE RESIDENCE PREMISES

**Location of Residence Premises**

**Section I - Property Coverages**

	Limits of Liability	Premium
A - DWELLING	\$ 189,000	\$ 551.00
B - OTHER STRUCTURES	18,900	INCL
C - PERSONAL PROPERTY	132,300	INCL
D - LOSS OF USE	56,700	INCL

**Section II - Liability Coverages**

E - PERSONAL LIABILITY (BODILY INJURY AND PROPERTY DAMAGE) EACH OCCURRENCE	\$ 300,000	\$ 9.00
F - MEDICAL PAYMENTS TO OTHERS- EACH PERSON	1,000	INCL

**Policy Forms and Endorsements**

HO-3 WA (08-01) Homeowners 3 Special Form		
58064 WA (08-01) Value Added Package		\$ 88.00
HA-300 WA (01-03) Special Provisions		
HO-322 WA (08-01) No Coverage For Home Day Care		
HO-216 (04-84) Premises Alarm or Fire Protection System (See credit)		
HO-827 WA (01-03) Limited Fungi, Other Microbes or Rot Remediation	\$5,000	
372-NS (11-50) Mortgagee Clause		

**Total Premium**

\$ 648.00

**Your Premium Reflects the Following Credits or State Surcharges**

Security Credit	-40.00
Renewal Credit	-37.00
Non Smoker Credit	-16.00

---

**Policy Deductible: \$ 1000.00 All perils insured against**

In case of loss under section I, only that part of the loss over the stated deductible is covered.

---

**First Mortgagee**

---

**Your Insurer:**

---

**For Your Information**

Coverage for your home has been increased by 4.5% to more adequately reflect the cost to rebuild your home. This adjustment was based on information provided by Marshall & Swift/Boeckh, an independent firm specializing in construction and consumer costs. If you need to adjust your limits further, or for any other policy changes, please contact your insurance representative.

This is not a bill. The mortgagee will be billed separately for this policy.

For information about how [www.marshallandswift.com](#) compensates independent agents and brokers, please visit [www.marshallandswift.com](#) or call our toll free telephone number 1-800-448-1818. You may also request a written copy from [www.marshallandswift.com](#)

Thank you for insuring with [www.marshallandswift.com](#). We appreciate your business. If you have any questions about your insurance, please contact your agent or representative.

These declarations with policy provisions HO-3 (08-01) and any attached endorsements form your Homeowners Insurance Policy. Please keep them with your policy for future reference.