

# Sample Insurance Company

456 Division street  
Anywhereville, USA 54321

## Named Insured and Address

JANE DOE  
PAUL DOE  
123 RIVER ROAD, EDMESTON NY 12345

## Agency Address

INSURANCE AGENCY  
123 Main Street  
Edmeston, NY 12345

## Transaction Reason Description

PER AGENT AMEND MORTGAGEE THESE CHANGES HAVE RESULTED IN NO CHANGE IN PREMIUM

## Policy Information

Type	HOMEOWNER	Transaction	ENDORSEMENT
Policy number	1234567	Transaction effective	08/04/2013 12:01 AM EST
Original Inception date	08/04/1997 12:01 AM EST	Transaction expiration	08/04/2014 12:01 AM EST
Effective date	08/04/2013 12:01 AM EST	Bill mortgagee	YES
Expiration date	08/04/2014 12:01 AM EST		
Term length	12 MONTHS		

## Agency Information

Name	INSURANCE AGENCY	Office:	EDMESTON, NY
Code/territory	123	Contact info:	AGENT01@SAMPLEINSURANCECO.COM

## Insured Summary

ADDITIONAL INSURED WOULD GO HERE

NAME	TYPE	MARITAL STATUS	GENDER
JANE DOE	NAMED INSURED	MARRIED	FEMALE
PAUL DOE	NAMED INSURED	MARRIED	MALE

## Location Summary

NUMBER	TYPE	ADDRESS	PREMIUM
1	PRIMARY	123 RIVER ROAD, EDMESTON NY 13315	\$1,704.00

## Location Details

Type	PRIMARY	County Code	103
street	123 RIVER ROAD	County Name	SUFFOLK
city, state, zip	EDMESTON, NY 13315	Sub County	9

## Location Details

Construction Type	FRAME	# of Apartments	0
Year Built	1921	# Units between Firewalls	
# Family	1 FAMILY	Protection Class	4-PROTECTED
Secondary	NO	Fire District	NORTHPORT
Territory	46 3	Feet to Hydrant	1000
Premium Group	67	Miles to Fire Dept.	5

## Coverage Information

Basic Form HO 00 03 HOMEOWNERS 3 - SPECIAL FORM  
Deductible \$1,000

- Named insureds appear on the policy. Insureds are people entitled to benefits under the policy, such as a relative or dependent who is a resident of the home.
- The policy number is important to have when filing a claim or making policy changes.
- Inception date is the date the policy was originally issued
- The current policy period, normally one year.
- Effective dates for changes or endorsements to your policy, will be noted here - like increasing your deductible or removing some specific coverage.
- Keep your agent/insurer contact information handy especially if you have to leave your home for an extended period - like during an evacuation.
- Named insured - see #1.
- Lists all properties covered by the policy. Location #1 is usually the primary residence; location #2 may be a vacation home.
- More detail concerning the property location.
- Specific information about the construction of the property, year it was built, etc.
- HO-03 is the most common policy type. It covers for all risks of physical loss except those that are excluded. Homeowner policies do not include flood coverage, which must be purchased separately.
- The deductible is the amount you must pay before your insurance company will pay on a loss. This is not same as the Hurricane/Windstorm Deductible - see #22