

# Sample Insurance Company

456 Division street  
Anywhereville, USA 54321

## Coverage Details

COVERAGE	DESCRIPTION	LIMIT AMOUNT	PREMIUM
A	<b>13</b> DWELLING	\$345,000	\$1503.00
B	OTHER STRUCTURE <b>14</b>	34,500	INCL
C	<b>15</b> PERSONAL PROPERTY	241,500	INCL
D	LOSS OF USE <b>16</b>	103,500	INCL
E	<b>17</b> PERSONAL LIABILITY	500,000	\$23.00
F	MEDICAL PAYMENTS TO OTHERS <b>18</b>	1,000	INCL

## Modifications and Credits

FORM NAME	EDITION	DESCRIPTION	SAVINGS
NYC HO 04 16	05/08	ALARM SYSTEM <b>19</b>	\$31.00

## Lender Information

### TOTAL LOCATION PREMIUM

**\$1,704.00**

NAME/ADDRESS	STATUS	LOAN NUMBER	ORDER
BANK NAME ITS SUCCESSORS AND/OR ASSIGNS PO BOX 123, WHEREVER USA 76543	<b>20</b>	77772222	1
SECONDARY BANK NAME 100 MAIN LANE, WHEREVER USA 98765	<b>21</b>	22229999	2

## Detailed Form Information

NAME	EDITION	DETAILS	PREMIUM				
HO 00 03	10	HOMEOWNERS 03 - SPECIAL FORM	\$1526.00				
HO 03 20	05 02	<b>22</b> CATASTROPHE WINDSTORM DEDUCTIBLE - PERCENTAGE AND FIXED DOLLAR					
		<table border="1"> <thead> <tr> <th>PERCENTAGE</th> <th>DOLLAR AMOUNT</th> </tr> </thead> <tbody> <tr> <td>5%</td> <td>\$17,250</td> </tr> </tbody> </table>	PERCENTAGE	DOLLAR AMOUNT	5%	\$17,250	
PERCENTAGE	DOLLAR AMOUNT						
5%	\$17,250						
HO 04 46	10 00	<b>23</b> INFLATION GUARD	INCL				
		<table border="1"> <thead> <tr> <th>PERCENTAGE</th> </tr> </thead> <tbody> <tr> <td>2.10%</td> </tr> </tbody> </table>	PERCENTAGE	2.10%			
PERCENTAGE							
2.10%							
HO 04 90	10 00	PERSONAL PROPERTY REPLACEMNT COST LOSS SETTLMNT <b>24</b>	\$138.00				
IL N 160	09 08	<b>25</b> FLOOD FORM	INCL				
NYC 211	8/91	IMPORTANT SENIOR CITIZEN INFO <b>26</b>	INCL				
NYC HO 04 16	05 08	PROTECTIVE DEVICE CREDITS	INCL				
		<table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>PERCENTAGE</th> </tr> </thead> <tbody> <tr> <td>BURGLAR ALARM</td> <td>2%</td> </tr> </tbody> </table>	DESCRIPTION	PERCENTAGE	BURGLAR ALARM	2%	
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BURGLAR ALARM	2%						
NYC HO 278	07 07	<b>27</b> WATER BACK-UP AND SUMP OVERFLOW	\$40.00				
		<table border="1"> <thead> <tr> <th>LIMIT AMOUNT</th> </tr> </thead> <tbody> <tr> <td>5,000</td> </tr> </tbody> </table>	LIMIT AMOUNT	5,000			
LIMIT AMOUNT							
5,000							
NYC HO 97	10 07	CATASTROPHE HURRICANE WINDSTORM DEDUCTIBLE (DISCLOSURE)	INCL				
NYC PN	07 08	PRIVACY POLICY DISCLOSURE	INCL				

- 13.** Coverage on the physical structure of your home (not including value of land) and the amount you pay for this coverage.
- 14.** Coverage for garages, storage sheds and other structures on your property.
- 15.** Covers the contents of your home based on actual cash value – replacement value of the item minus depreciation. You may purchase additional coverage – see item #24.
- 16.** If your insurer finds a home uninhabitable due to a covered loss (like fire) your policy covers the difference between normal living expenses and any additional living expenses.
- 17.** The limit of liability when you are liable for a persons bodily injury or property damage.
- 18.** If a person is injured at your home, your insurer will reimburse that person for medical expenses up to the stated limit.
- 19.** Modifications and Credits will show any reductions or credits you are getting, in this case for an alarm system.
- 20.** Lender Information for your Primary Mortgage, if any.
- 21.** Lender Information for your Secondary Mortgage, if any.
- 22.** The amount you must pay before the insurance company will pay if damage to your home is caused by a hurricane. Each company's hurricane trigger is different. Read your policy carefully.
- 23.** This endorsement raises the amount of insurance coverage periodically in anticipation of inflation.
- 24.** This changes the contents coverage of your policy from actual cash value to replacement cost – see item #15.
- 25.** The Flood Form is a separate page advising that your policy does not provide coverage for loss by flood.
- 26.** New York resident policy owners or insureds 65 years or older may designate a third party to receive certain notices.
- 27.** Additional coverage can be purchased for water backup and sump discharge. This coverage may not apply if the loss is caused by flood or another excluded peril.