

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

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

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Coverage Details

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

Modifications and Credits

FORM NAME	EDITION	DESCRIPTION	SAVINGS
NYC HO 04 16	05/08	ALARM SYSTEM 19	\$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	20	77772222	1
SECONDARY BANK NAME 100 MAIN LANE, WHEREVER USA 98765	21	22229999	2

Detailed Form Information

NAME	EDITION	DETAILS	PREMIUM				
HO 00 03	10	HOMEOWNERS 03 - SPECIAL FORM	\$1526.00				
HO 03 20	05 02	22 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	23 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 24	\$138.00				
IL N 160	09 08	25 FLOOD FORM	INCL				
NYC 211	8/91	IMPORTANT SENIOR CITIZEN INFO 26	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%	
DESCRIPTION	PERCENTAGE						
BURGLAR ALARM	2%						
NYC HO 278	07 07	27 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.