

TRAVELERS PROPERTY CASUAL

NAMED INSURED(S)
Michael Owens
795 Lake Dr
Logan AL 35098

NAME PRINTED ON DEC PAGES
Michael Owens

POLICY CHANGE
TRANSACTION DATE: 8/10/2023
TRANSACTION EFFECTIVE DATE: 7/1/2023
POLICY TYPE: Homeowners
NAIC: 38130
POLICY NUMBER: 6139804046331
BILLING ACCOUNT #: 613980404
CONTRACT #: 0DPQ340000
PRODUCER SUB-CODE: 0DPQ34

EFFECTIVE DATE: 5/15/2023
EXPIRATION DATE: 5/15/2024
TERM AMOUNT: \$2,460.00

Contact Info ¹

Type	Information	Contact Name
	256-417-7087	

Homeowners

\$2,460.00

INCEPTION DATE: 5/15/2023
EFFECTIVE DATE: 5/15/2023
NET CHANGE AMOUNT: \$0.00

Locations ¹

LOCATION 1: 111 MEMORY LN

111 Memory Ln
Harvest, AL 35749

HOMEOWNERS FORM 3 UNDERWRITING (H03)

Territory:	228	Roofing Year / Code:	2011 /
Protection Class:	4	Roof Type:	Composition (Fiberglass, Asphalt, etc.)
Year Build:	2011	Principal Unit-at-Risk:	Yes
Construction Type:	Frame	Replacement Cost:	449,000
Distance to Hydrant:	250 ft	Basement:	No
Distance to Station:	2 Mile(s)	Slab:	No
Number of Families:	1	Garage Number of Cars:	0
Residence Type Code:	Dwelling-Insured Residence (non-farm)		
Dwelling Use:	Primary, (non-seasonal)		
Visibility:	No		
Fire District:	MONROVIA FPSA		
Smoke Alarm:	Smoke (Detector)		
Sprinkler System:	None		
Swimming Pool:	Above Ground, Limited Access, Other Than Approved Fence		
Primary Heat Source:	Natural Gas		

Coverage	Limit	Deductible	Premium
Dwelling	449,000	2,500	\$2,354.00
Limited Value Replacement Cost	112,250		Included
Other Structures	44,900		Included

Personal Property Replacement Cost		Included
Loss Of Use (Cov. D)	89,800	Included
Liability	500,000	Included
Medical	5,000	Included
Boat Trailer	3,500	Included
Personal Property	224,500	Included
Furs	3,000	Included
Inc. Cov. C Special Liability Limit - Silverware	5,000	Included
Inc. Cov. C Special Liability Limit - Guns	5,000	Included
Business Property Additional Limits	10,000	Included
SPECIAL LIABILITY LIMIT	5,000	Included
Electronic Apparatus In Vehicle	3,500	Included
SPECIAL LIABILITY LIMIT	2,500	Included
SPECIAL LIABILITY LIMIT	2,500	Included
SPECIAL LIABILITY LIMIT	1,000	Included
SPECIAL LIABILITY LIMIT	2,500	Included
SPECIAL LIABILITY LIMIT	3,000	Included
Damage To Property Of Others	5,000	\$1.00
Building Ordinance Or Law Coverage		10% Included
Debris Removal	22,450	Included
Loss Assessment	5,000	\$2.00
Landlords Furnishings	2,500	Included
SPECIAL LIABILITY LIMIT	2,500	Included
Inc. Cov. C Special Liability Limit - Securities	3,500	Included
PERSONAL RECORDS AND DATA AND REPLACEMENT COVERAGE	3,500	\$1.00
Fire Department Service Charge	1,000	\$5.00
Multi Policy Credit		Included
FIREP		Included
GOODP		Included
TOTDS		Included
EQUOT		Included
Premises Alarm		Included
Inc. Cov. C Special Liability Limit - Money	1,000	\$20.00
Water Backup Of Sewers & Drains	20,000	Included
ROOF MATCHING COVERAGE	10,000	Included
Equipment Breakdown Coverage	50,000	\$24.00
Replacement Cost Loss Settlement For Certain Non-Building Structures		\$30.00
Special Personal Property		Included
Spoilage Of Perishable Stock	500	\$12.00
Personal Injury		\$8.00
Credit Card Forgery & Counterfeit Money Inc. Limits	10,000	\$3.00
Plants, Shrubs & Trees - Form Dp - 1 Only	500	Included
Water Damage Coverage For Seepage Or Leakage (Repeated Leakage Or Seepage)	20,000	Included
TREE REMOVAL	500/1,000	Included
Total		\$2,460.00

ADDITIONAL INTERESTS ²

Nature of Interest	Name/Address	Rank	Payor	Account Number
Mortgagee	Truist Bank Isaoa/Atima PO Box 47047 Atlanta, GA 30362	1	Yes	3002579047
Mortgagee	River Bank & Trust PO Box 908 Alcoa, TN 37701	2	No	4220014513010

Locations ¹

Location #	Address	Legal Description
1	111 Memory Ln Harvest, AL 35749	

Loss History ⁴

ID	Date	Loss Type	Line of Business	Description	Paid
1	3/19/2018		Homeowners	025	\$2,873
2	3/19/2018		Homeowners	025	\$2,946
3	12/13/2016		Homeowners	032	\$22,422
4	11/29/2016		Homeowners	025	\$16,023

Policy Forms ⁸

Form Number	Form Name	Edition Date
FORM 633	HOMEOWNERS - SPECIAL	
HQ-D77 CW	AGREEMENT, DEFINITIONS & POLICY CONDITIONS	5/1/2017
HQ-L77 CW	LIABILITY COVERAGE SECTION	5/1/2017
HQ-P03 CW	PROPERTY COVERAGE SECTION	5/1/2017
HQ-T77 CW	POLICY QUICK REFERENCE	5/1/2017
HQ-S99 CW	SIGNATURE PAGE	5/1/2017
HQ-300 AL	SPECIAL PROVISIONS	8/1/2022
HQ-860 CW	ADDITIONAL BENEFITS	8/1/2018

Insured Information

Name: Michael Owens
Date of Birth: 11/26/1972

Remarks ⁵

POL COMM: .15000
QUANTUM HOMEOWNERS 2.0 PROTECT PLUS
@PL@QR
REASON FOR CHANGE: INSURED-MAIL-ADDR-CHG
REASON FOR CHANGE: INSURED-LOC-ADDR-CHG

The insurance policy information contained herein is produced from data contained in the Client Management System and cannot be used to determine coverage provided by an insurance policy. Please refer to the insurance policy issued by your insurance carrier for coverage information.

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