

DECLARATION

H O M E O W N E R S P O L I C Y

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY CODE
	07/25/2020 - 07/25/2021	CITIZENS INS CO OF THE MIDWEST	

NAMED INSURED AND MAILING ADDRESS

AGENT

<p> [REDACTED] [REDACTED] [REDACTED] [REDACTED] </p>	<p> [REDACTED] [REDACTED] [REDACTED] [REDACTED] </p>
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POLICY PERIOD- 12:01 A.M. STANDARD TIME AT THE RESIDENCE PREMISES

THE RESIDENCE PREMISES COVERED BY THIS POLICY IS LOCATED AT:

[REDACTED]

CONSTRUCTION	TERR.	YR.	SECTION I LOSS	OCCUPANCY
SIDING - VINYL	KEN	CONST. 2012	DEDUCTIBLE \$1500 PER OCCURRENCE	PRIMARY

COVERAGE INFORMATION

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$564,100	\$816.00
B. OTHER STRUCTURES	\$56,410	
C. PERSONAL PROPERTY	\$423,075	
D. LOSS OF USE	\$169,230	
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$500,000 EACH OCCURRENCE	
F. MEDICAL PAY TO OTHERS	\$5,000 EACH PERSON	\$40.00

STANDARD POLICY PREMIUM	\$856.00
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OPTIONAL COVERAGES

GUARANTEED REPLACEMENT COST	\$18.00
LIMITED WATER BACK UP & SUMP DISCHARGE OR OVERFLOW COV	\$276.00
PLATINUM OWNERS SELECT PLUS TRIM	\$163.00
SCHEDULED PERSONAL PROPERTY, AGREED VALUE - JEWELRY	\$667.00

TOTAL OPTIONAL COVERAGES PREMIUM	\$1,124.00
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TOTAL POLICY PREMIUM	\$1,980.00
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YOUR PREMIUM INCLUDES THE FOLLOWING DISCOUNTS AND PREMIUM ADJUSTMENTS:

ACCOUNT DISCOUNT
 NEW HOME DISCOUNT
 HOME BUYER DISCOUNT
 ADVANCED QUOTE
 HOME SAFETY
 AFFINITY GROUP - ALUMNI ASSOCIATION GROUP

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DIRECT BILLED
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FORMS AND ENDORSEMENTS - The Declaration and the policy forms and endorsements listed below form your Homeowners Insurance Policy:

HO 00 03 05 11 HOMEOWNERS 3 - SPECIAL FORM
231-0600 05 16 INFLATION GUARD
231-6223 05 16 LEAD EXCLUSION
HO 04 27 05 11 LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
231-6202 05 16 PLATINUM TOTAL HOUSEHOLD REWARDS
231-6224 05 16 PROPERTY REMEDIATION & LMTD LIABILITY FOR ESCAPED FUEL
231-6363 04 18 SPECIAL PROVISIONS - MICHIGAN
231-6385 01 18 IDENTITY FRAUD EXPENSE COVERAGE
231-6228 08 17 GUARANTEED REPLACEMENT COST
231-6279 08 17 LOSS ASSESSMENT COVERAGE
HO 04 77 10 00 ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE
231-6020 01 17 SIDING AND/OR ROOF RESTORATION COVERAGE
231-6278 08 17 LIMITED WATER BACKUP & SUMP DISCHARGE OR OVERFLOW COV
231-6384 01 18 PERSONAL INJURY COVERAGE
231-2331 05 16 LOCK REPLACEMENT COVERAGE
231-6281 08 17 OWNERS - SELECT PLUS TRIM
231-6283 08 17 PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT
231-2341 05 16 REFRIGERATED PROPERTY COVERAGE
231-6274 08 17 SERVICE LINE COVERAGE
231-6289 07 19 SCHEDULED PERSONAL PROPERTY - AGREED VALUE

MORTGAGEE

ALLY BANK ISAOA/ATIMA

DESCRIPTION OF OPTIONAL COVERAGES

IDENTITY FRAUD EXPENSE COVERAGE
LIMIT OF LIABILITY - \$25,000

LOCK REPLACEMENT COVERAGE
LIMIT OF LIABILITY - \$1,000

LOSS ASSESSMENT COVERAGE
RESIDENCE PREMISES - AMOUNT OF INSURANCE - \$5,000

ORDINANCE OR LAW COVERAGE - 20%

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INSURANCE

DESCRIPTION OF OPTIONAL COVERAGES

PROP REMEDIATION & LIMITED LIABILITY FOR ESCAPED FUEL
 AGGREGATE ESCAPED LIQUID FUEL LIABILITY LIMIT - \$50,000
 PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL LIMIT - \$10,000
 PROPERTY REMEDIATION ONLY APPLIES TO RESIDENCE PREMISES LOCATED AT:
 1324 BIRD AVE, BIRMINGHAM, MI 48009

REFRIGERATED PROPERTY COVERAGE
 LIMIT OF LIABILITY - \$500

SERVICE LINE COVERAGE
 LIMIT OF LIABILITY - \$10,000

SIDING AND/OR ROOF RESTORATION COVERAGE - \$20,000

LIMITED WATER BACKUP & SUMP DISCHARGE OR OVERFLOW COVG
 LIMIT OF LIABILITY - \$20,000

PERSONAL INJURY COVERAGE

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
 SECTION I - PROPERTY COVERAGE LIMIT OF LIABILITY - \$10,000
 SECTION II - COVERAGE E AGGREGATE SUBLIMIT OF LIABILITY - \$50,000

LEAD EXCLUSION

SCHEDULED PERSONAL PROPERTY - AGREED VALUE - JEWELRY
 ITEM 01 - 1 14 KT WG LADY'S ENGAGE RING OF 1.78CTS. PLUS 72 CUT DIAM
 \$27,800
 ITEM 02 - MENS OMEGA LARGE XL WATCH 031133423001001 \$5,150
 ITEM 03 - TUDOR PELAGOS CERAMIC MATT BLACK DISC WATCH \$4,400
 ITEM 04 - MENS ROLEX WATCH \$13,144
 TOTAL JEWELRY - AGREED VALUE \$50,494