

Policy Declarations



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A summary of your condominium insurance coverage

Thank you for insuring with us. Here is your renewal condominium policy summary, which is effective as of 09/23/2012.

INSURANCE INFORMATION

Named Insured
Audrey McCabe

Policy Number
H62-243-132561-60

Mailing Address
1415 E Central Rd #409
Arlington Heights IL 60005-3365

Policy Period
09/23/2012-09/23/2013 12:01AM
standard time at the address of the
Named Insured at Insured Location.

Insured Location
Same as Mailing address above

? QUESTIONS ABOUT YOUR POLICY?

By phone
For service:
1-800-869-4009

Liberty Mutual
PO Box 52102
Phoenix AZ 85072

To report a claim

By phone
1-800-225-2467
Online
LibertyMutual.com/
insurance

Premium Summary

Standard Policy	\$	239.00
Additional Coverages	\$	119.00
Discounts and Benefits	\$	(67.00)
Total 12 Month Policy Premium	\$	291.00

Through your affiliation with the Senior Services Associates Inc. your policy includes exclusive group savings on your home insurance.

THIS IS NOT YOUR CONDOMINIUM INSURANCE BILL.

Coverage Information

Standard Policy

Section I Coverages		LIMITS	PREMIUM
A. Dwelling	\$	30,760	
C. Personal Property	\$	76,900	
D. Loss of Use of Insured Location	\$	30,770	

Section II Coverages

E. Personal Liability (each occurrence)	\$	300,000
F. Medical Payments to Others (each person)	\$	1,000

Policy Deductibles

Losses covered under Section I are subject to a deductible of: \$500

Total Standard Policy \$ **239**

Additional Coverages

	DEDUCTIBLE	LIMITS	PREMIUM
Credit Card, Fund Transfer Card, Forgery	\$	1,000	\$ 0
Loss Assessment Coverage	\$	10,000	\$ 7
Unit Owners Coverage A Special			\$ 24
Increased Additions and Alterations			\$ 59

Coverage Information (continued)

Additional Coverages (continued)

	DEDUCTIBLE	LIMITS	PREMIUM
Coverage C Increased Special Limits Of Liability			\$ 17
Jewelry and Furs	\$	2,000	
Silverware	\$	500	
Coverage E increased limit			\$ 12
Total Additional Coverages			\$ 119

Discounts and Benefits

Your discounts and benefits have been applied to your total policy premium.

	PREMIUM
• Safe Homeowner Program	\$ (36)
• Group Savings Plus® Senior Services Associates Inc.	
• Protective Device Discounts: Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks Full Sprinkler System	\$ (31)
Total Discounts and Benefits	\$ (67)



HOME DISCOUNTS
For more information on discounts, please visit LibertyMutual.com/insurance and click on the "Home Insurance" link.

Endorsements — Changes to Your Policy

- Unit Owners Coverage A Special (HO 17 32 04 91)
- Loss Assessment Coverage (HO 04 35 04 91)
- Refrigerator Contents (FMHO-670 06/90)
- Amendmt Pol Definitions (FMHO-2934 7/04)
- Special Provisions (FMHO 3301 0811)
- Inflation Protection (FMHO-660 09/82)
- Amendatory Seepage End (FMHO-2372)
- Coverage C Increased Special Limits Of Liability (HO 04 65 04 91)
- Credit Card, Fund Transfer Card, Forgery (HO 04 53 04 91)
- Protective Devices (HO 04 16 04 91)
- Amendatory Mold End (FMHO-2421)
- No SacII/Limit I-Daycare (HO 04 96 04 91)
- Lead Poisoning Exclusion (FMHO-976 05/92)
- LMHC Membership (2340)

Important Messages

Flood Insurance: Your Homeowners policy does not provide coverage for damage caused by flood, even if the flood is caused by a storm surge. Liberty Mutual can help you obtain this coverage through the Federal Emergency Management Agency (FEMA) if your community participates in the National Flood Insurance Program. Please call your representative for more information.

LibertyGuard® Condominium Policy Declarations

Coverage provided and underwritten by Liberty Mutual Fire Insurance Company, Boston MA.

This policy, including endorsements listed above, is countersigned by:



Dexter R. Legg
Secretary



David M. Long
President



Stephen McAnena
Authorized Representative