

**Named Insured**

CHARLOTTE DARR  
1605 E CENTRAL RD UNIT 212B  
ARLINGTON HEIGHTS IL 60005

**Your Agency's Name and Address**

VINCENT L BRABAND INS  
2025 S ARLINGTON HEIGHTS ROAD  
SUITE 120  
ARLINGTON HEIGHTS, IL 60005

**Your Policy Number:** 979143803 636 1  
**Your Account Number:** 979212360

**For Policy Service Call:** (847) 228-4953  
**For Claim Service Call:** 1-800-CLAIM33

**Policy Period**

FROM: 03-03-12 To: 03-03-13 12:01 A.M.  
STANDARD TIME AT THE RESIDENCE PREMISES

**Location of Residence Premises**

1605 E CENTRAL RD UNIT 212B  
ARLINGTON HEIGHTS IL 60005

**Section I - Property Coverages**

	<b>Limits of Liability</b>	<b>Premium</b>
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A - DWELLING	\$ 25,000	\$ 40.00
C - PERSONAL PROPERTY	\$ 75,000	\$ 111.00
D - LOSS OF USE	37,500	INCL

**Section II - Liability Coverages**

E - PERSONAL LIABILITY (BODILY INJURY AND PROPERTY DAMAGE) EACH OCCURRENCE	\$ 500,000	\$ 34.00
F - MEDICAL PAYMENTS TO OTHERS- EACH PERSON	5,000	INCL

**Policy Forms and Endorsements**

HV 00 06 (10-98) High Value Condominium Policy	
HV 01 12 (12-10) Special Provisions	
HV 80 90 (02-03) Limited Fungi, Other Microbes or Rot Remediation	\$ 5,000

<b>Total Premium</b>	\$ 185.00
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**Your Premium Reflects the Following Credits or State Surcharges**

Security Credit	\$ -36.00
Account Discount	\$ -33.00
Loss Free Credit	\$ -55.00
Prime Time Credit	\$ -14.00

**Policy Deductible:** \$ 500.00 All perils insured against

In case of loss under section I, only that part of the loss over the stated deductible is covered.

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**Your Insurer:** Travelers Property Casualty Insurance Company  
One of The Travelers Property Casualty Companies  
One Tower Square, Hartford, CT 06183

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### For Your Information

As our policyholder, your satisfaction is very important to us. Should you have a question or complaint, we fully expect to respond to you in a timely fashion. You may contact us at the following address and telephone number:

(1-888-237-9877)

A written response to written inquiries and complaints will be provided within 21 days of receipt. When contacting us, please have your policy number available.

If you are not satisfied with our response, you may write or call the Insurance Department at the following address and telephone number:

Illinois Department of Insurance  
Consumer Division  
320 W Washington  
Springfield, IL 62767  
(1-866-445-5364)

The Illinois Religious Freedom Protection and Civil Union Act provides that persons of the same or opposite sex who enter into a civil union must be afforded the same obligations, protections and legal rights as married persons. This law became effective June 1, 2011 and is designed to ensure that civil unions and marriages are treated identically under Illinois law. In accordance with law, this policy will be interpreted to provide the same benefits and protections to persons in a civil union or in a marriage.

This is not a bill. You will be billed separately for this transaction.

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

Thank you for insuring with Travelers. We appreciate your business. If you have any questions about your insurance, please contact your agent or representative.

These declarations with policy provisions HV 00 06 (10-98) and any attached endorsements form your Homeowners Insurance Policy. Please keep them with your policy for future reference.

You may be eligible for a policy in a newer product from another of our Travelers companies. How we determine the price for a policy is done differently for the newer product. For example, we may use new criteria or use the existing criteria, such as age of home or construction type, in a different manner. A new product policy might cost you less or more than what you now pay. It may also have different features than your current policy. You may continue with your current policy, or you may request a policy in the new program. We also offer many other ways to save on your premium. Travelers is here to help - so contact your agent or Travelers representative to discuss whether a different Travelers Homeowners insurance policy is right for you.