

Summary page

NAMED INSURED: Miss Treva Heidenreich II

POLICY NUMBER: VALCKW01734F

ADDRESS: 2097 Madison Ave, Memphis, Tennessee, Code 38104

Homeowners Insurance Policy Coverage Disclosure Summary

This form is promulgated pursuant to LSA-R.S. 22:1332.

THIS IS ONLY A SUMMARY OF YOUR COVERAGE AND DOES NOT AMEND, EXTEND OR ALTER THE COVERAGES OR ANY OTHER PROVISIONS CONTAINED IN YOUR POLICY. INSURANCE IS A CONTRACT. THE LANGUAGE IN YOUR POLICY CONTROLS YOUR LEGAL RIGHTS AND OBLIGATIONS.

****READ YOUR INSURANCE POLICY FOR COMPLETE POLICY TERMS AND CONDITIONS**** COVERAGE(S) FOR WHICH PREMIUM WAS PAID

Deductibles:

This policy sets forth certain deductibles that will be applied to claims for damages. When applicable, a deductible will be subtracted from your total claim and you will be paid the balance, subject to applicable coverage limits. You may be able to reduce your premium by increasing your deductible. Contact your producer (agent) or insurer for details. Other Structures Personal Property Loss of Use Ordinance or Law Personal Liability Medical Payments Water Backup & Sump Pump Overflow Limited Fungi, Wet/Dry Rot, or Bacteria Loss Assessment Business Property HO3 – Dwelling

NOTICE: This policy does set forth a separate deductible for covered losses caused by named storm as defined in the **policy number: VALCKW01734F**

If the total insured value of the dwelling or Coverage A is \$200,000.00 and you have a 2% hurricane, wind or named storm deductible, then your hurricane, wind or named storm deductible would be $\$200,000.00 \times .02 = \$4,000.00$. Losses: **Coverage A – Dwelling \$1,816.00 Coverage B – Other Structures \$1,193.00 Coverage C – Personal Property \$88016.00 Coverage D – Loss Of Use \$51672.00.**