



PO Box 3199 • Winston Salem, NC 27102-3199

MR. COOPER ISAOA
PO BOX 7729
SPRINGFIELD , OH 45501

Policy Number:

2006387589

Named Insured:

**AWAIS SULTAN
SALIHA AWAIS**

Policy Period: 12:01 AM
4/16/2020 - 4/16/2021

Date of Notice: **3/13/2020**

Policy Underwritten By:

**MIC General Insurance Corporation
24 Hour Claim Reporting: 1-800-468-3466
For Policy Information: (800) 542-6792
www.MyNatGenPolicy.com**

Agency

**Progressive Specialty Insurance Agency Inc.
PO Box 3199
Winston Salem NC 27102
(800) 542-6792**

Insured
AWAIS SULTAN
SALIHA AWAIS
1157 W VERNON PARK PL
CHICAGO, IL 60607-3423

MORTGAGEE CERTIFICATE—THIS IS NOT A BILL, STATEMENT TO FOLLOW

Policy Type	Loan Number	Mortgagee Premium
HOMEOWNERS	0640344487	\$1,915

THIS NOTICE CERTIFIES THAT A MEMBER OF NATIONAL GENERAL INSURANCE HAS ISSUED A POLICY WHICH LISTS YOU AS HAVING AN INTEREST IN THE PROPERTY DESCRIBED BELOW. IF YOU HAVE ANY QUESTIONS OR REQUIRE ADDITIONAL INFORMATION, PLEASE CONTACT THE LISTED AGENT AT (800) 542-6792.

REASON FOR NOTICE:

Renewal Policy

DESCRIPTION OF PROPERTY: LOCATED AT: 1157 W Vernon Park PI
Chicago, IL 60607-3423

HOMEOWNERS COVERAGE ON THE DWELLING AT THE ABOVE ADDRESS:

A.DWELLING	\$389,931	DEDUCTIBLES:
B.OTHER STRUCTURES	\$38,994	ALL PERIL \$1,000
C.PERSONAL PROPERTY	\$272,952	
D.LOSS OF USE	24 Months	
E.PERSONAL LIABILITY	\$300,000	
F.MEDICAL PAYMENTS	\$1,000	

THE HOMEOWNERS LIMITS OF LIABILITY FOR COVERAGE A, COVERAGE B, COVERAGE C AND COVERAGE D ARE ADJUSTED ANNUALLY FOR INFLATION BASED ON RESIDENTIAL BUILDING COST INDEXES PROVIDED TO US BY A MAJOR APPRAISAL COMPANY.

THE TERMS OF OUR POLICY (see reverse) REQUIRE THAT WE GIVE A MORTGAGEE THE SAME ADVANCE NOTICE OF CANCELLATION WE GIVE OUR INSURED AND THAT WE NOTIFY AN ADDITONAL INSURED OF TERMINATION.

NOTE: THIS POLICY IS CONTINUOUS AND UNLESS WE NOTIFY THE INSURED TO THE CONTRARY, RENEWAL IS AUTOMATICALLY OFFERED. WE WILL NOTIFY YOU IF WE DO NOT OFFER A RENEWAL OR IF THE INSURED DOES NOT ACCEPT OUR OFFER. WE WILL ALSO SEND YOU NOTICE OF ANY OTHER CHANGES WHICH AFFECT YOUR INTEREST.

THIS NOTICE WAS GENERATED ON 3/13/2020

THIS POLICY IS SUBJECT TO ALL THE TERMS AND CONDITIONS IT CONTAINS INCLUDING THE FOLLOWING:
MORTGAGEE CLAUSE: The word "mortgagee" includes trustee. If a mortgagee is named in this policy, any loss payable under the Dwelling or Other Structures Coverages will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order will be the same as the order of precedence of the mortgages. If we deny your claim that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

- a) Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware.
 - b) Pays any premium due under the policy on demand if you have neglected to pay the premium.
 - c) Submits a signed, sworn statement of loss within 60 days after receiving the notice from us of your failure to do so.
- Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the mortgagee.

If the policy is cancelled or not renewed by us, the mortgagee will be notified at least 10 days before the date cancellation or non-renewal takes effect.

If we pay the mortgagee any loss and deny payment to you:

- a) We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
- b) At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

THE ADDITIONAL INSURED-RESIDENCE PREMISES ENDORSEMENT PROVIDES THE FOLLOWING:

The definition of "insured" in this policy includes the person or organization named with respect to:

Section I

Coverage A – Dwelling and Coverage B – Other Structures; and

Section II

Coverage E – Personal Liability and Coverage F – Medical Payments to Others but only with respect to the residence premises.

This coverage does not apply to "bodily injury" to any employee arising out of or in the course of the employee's employment by the person or organization.

If this policy is cancelled or not renewed by us, the party named above will be notified in writing.