

AMICA MUTUAL INSURANCE COMPANY
LINCOLN, RHODE ISLAND

Page 1 of 2

COINSURANCE CONTRACT
DECLARATIONS

HOMEOWNERS POLICY NO. **HO 39-001234-5**

NAMED INSURED AND MAILING ADDRESS

John A. Smith and Jane B. Smith 456 Orchard Lane Lincoln, RI
02865

POLICY PERIOD: 12:01 A.M., Standard Time
at the residence premises

From: March 25, 2023
To: March 25, 2024

The residence premises covered by this policy is located at the above address unless otherwise stated:

County in which premises is located
Providence County

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Section I Coverages	Limit of Liability		Premium
A. Dwelling	\$ 689,000	Basic Policy	\$ 1,712.00
B. Other Structures	\$ 68,900		\$
C. Personal Property	\$ 516,750	SELECTED COVERAGES	\$ 2.00
D. Loss of Use	\$ 137,800		\$
Section II Coverages			\$
E. Personal Liability	\$ 500,000 Each Occurrence	TOTAL PREMIUM	\$ 1,714.00
F. Medical Payments to Others	\$ 1,000 Each Person		

COINSURANCE CONTRACT

DEDUCTIBLE-SECTION I : \$1,500

Roof Year: 2015

MULTI-LINE CREDIT
NEW/REM. HOME CREDIT
AGE OF ROOF CREDIT

Special State Provisions:

Section II - Other insured locations: **N/A**

AS REQUESTED, THE PREMIUM BILL HAS BEEN SENT TO YOUR MORTGAGEE.

Mortgagee

LoanCare

This policy shall not be valid unless countersigned by our authorized agent or representative.

Dinari DuPort

Authorized Representative

CONTINUATION OF DECLARATIONS FOR HOMEOWNERS POLICY NO.

NAMED INSURED AND ADDRESS

John A. Smith and Jane B. Smith, 456 Orchard Lane, Lincoln, RI 02865

LOSS PAYEE - PERSONAL PROPERTY

N/A

Form and Endorsements made part of this policy at time of issue:

Form : HO 00 03 05 11 SPECIAL FORM

Endorsement(s) :

HO 32 32 01 21 SPECIAL PROVISIONS -

DL 25 55 04 06 IDENTITY FRAUD EXPENSE COVERAGE

HO 04 16 10 00 PREMISES ALARM OR FIRE PROTECTION SYSTEM

FIRE ALARM: SMOKE DETECTOR(S)

BURGLAR ALARM: LOCAL (NOT POLICE/CENTRAL STATION)

SPRINKLERS: NO

HO 04 84 06 12 LIMITED WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW -

TOTAL LIMIT OF LIABILITY \$5,000

HO 04 90 05 11 PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT

HO 04 98 05 11 REFRIGERATED PROPERTY COVERAGE

HO 32 01 06 05 SPOUSE ACCESS -

HO 32 20 06 12 SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COV A-DWELLING-
ADDITIONAL AMOUNT OF INSURANCE 25%