

# Homeowners Insurance Declarations Page



To report a claim please call: (800) 503-3724

**Named Insured(s):** GUILLERMO ALVAREZ, ERIKA ALVAREZ

Mailing Address:	Agent:
GUILLERMO ALVAREZ 4859 MAUREEN CIR EL PASO, TX 79924-6941	*LEVEL FOUR INSURANCE AGENCY LLC - 42X694 12400 COIT RD STE 700 DALLAS, TX 752512059 Phone: (214) 995-8853

POLICY INFORMATION			
<b>Policy Number:</b>	TXHP0000085846	<b>Policy Effective Date*:</b>	08/16/2022 at 12:01 A.M.
<b>Company Name:</b>	American Mercury Lloyds Insurance Company	<b>Policy Expiration Date*:</b>	08/16/2023 at 12:01 A.M.
*Standard time at the address of the property location below			

<b>Total Policy Premium:</b>	<b>\$1,232.00</b>
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PROPERTY LOCATION						
4859 MAUREEN CIR EL PASO, TX 79924-6941	<b>Paid By</b>	<b>Policy Type</b>	<b>Year Built</b>	<b>Year Roof Replaced</b>	<b>Square Footage</b>	<b>Construction</b>
	Mortgagee	HO3	1985	2012	1337	< 67% Brick Veneer
	<b>Garage Type/Size</b>	<b>Lot Size (sq. ft.)</b>	<b>Number of Baths</b>	<b>Roof Type</b>	<b>Number of Stories</b>	<b>Foundation</b>
	Attached Garage - 2 Car	4996	2	Asphalt or Fiberglass Composite	1	Slab

MORTGAGEE INFORMATION					
Number	Mortgagee Name	Address	City, State, Zip	Loan Number	Billed
First	SERVICEMAC, LLC	PO Box 29411	Phoenix, AZ, 85038-9411	0060280757	Yes

ADDITIONAL INSURED INFORMATION		
Name	Address	City, State, ZIP

ADDITIONAL INTEREST INFORMATION		
Name	Address	City, State, ZIP

Section I Deductibles:	
All Other Perils:	\$1,500
Hurricane:	All Other Perils Deductible Applies
Windstorm or Hail:	\$2,040 (1% of Coverage A; see Endorsement HO312)

Section I Coverages	Limit of Liability	Section II Coverages	Limit of Liability
A. Dwelling	\$204,000	E. Personal Liability	
B. Other Structures	\$20,400	Each Occurrence	\$500,000
C. Personal Property	\$142,800	F. Medical Payments	
D. Loss Of Use	\$61,200	Each Person	\$5,000



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**Basic Coverage Premium: \$1,130.00**

If more than one property is insured under this policy,  
Section I and Section II coverages of each location may not be added together in the event of a loss.

ADDITIONAL / OPTIONAL COVERAGES		Limit of Liability	Premium
Enhanced Home Package			Included*
Personal Injury			Included*
Additional Replacement Cost		50% of Coverage A	Included*
Water Backup and Sump Discharge or Overflow		\$15,000	Included*
Personal Property Replacement Cost			Included*
Credit Card, EFT Card, Forgery, Etc		\$2,500	Included*
Business Property Increased Limits		\$5,500 /	Included*
On Premises/Off Premises		\$1,750	
Loss Assessment Coverage - Residence		\$5,000	Included*
Premises			
Special Limits of Liability			
	Jewelry and Furs	\$3,000	Included*
	Money, Coins	\$300	Included*
	Securities, Stamps	\$3,000	Included*
	Silverware	\$4,000	Included*
	Electronic Apparatus in/upon vehicle	\$2,000	Included*
	Tapes, records, discs or other media in/upon vehicle	\$500	Included*
	Home Computers	\$3,500	Included*
Ordinance Or Law		10% of Coverage A	Included*
Foundation Coverage			Included*
Limited Fungi, Other Microbes or Rot(Section I)		\$5,000 per policy period	Included*
Identity Fraud Expense and Resolution Services Coverage		\$25,000	\$20.00
	CyberScout: ID Management Services		
Home Systems Protection		\$50,000	\$26.00
Service Line Coverage		\$10,000	\$26.00
Home Cyber Protection Coverage			
	Home Cyber Protection Event Deductible: \$500	\$25,000 per policy period	\$30
Damage to Property of Others		\$1,000	Included*
Refrigerated Products Coverage		\$500	Included*
Limited Hidden Water or Steam Seepage or Leakage Coverage		\$20,000	Included*
<b>Optional Coverage Premium:</b>			<b>\$102.00</b>

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ADDITIONAL / OPTIONAL COVERAGES	Limit of Liability	Premium
Total Policy Premium:		\$1,232.00

\* The additional cost for any additional/optional coverage shown as "Included" is contained in the Total Policy Premium amount.

## DISCOUNTS:

Good Payer  
Loss Free  
Advance Quote  
Theft Protection:           Deadbolt

## FORMS AND ENDORSEMENTS:

HO CN-1 (03/2021) Important Notice - Texas  
H0003 (05/2010) Policy Jacket for HO3  
H0085TX (10/2021) Enhanced Home Package HO3  
H0455 (05/2015) Identity Fraud Expense And Resolution Services Coverage  
H0312 (06/2009) Windstorm or Hail Percentage Deductible HO-3  
H0470 (10/2021) Foundation Coverage  
H0999 TX (02/2019) Special Provision - Texas  
H0145TX (01/2022) Exclusion of Cosmetic Damage to Metal Roof Coverings Caused by Windstorm or Hail  
H0210 (03/2016) Service Line Coverage  
H0475 (05/2015) Home Systems Protection  
H0456 (10/2017) Home Cyber Protection Coverage  
H0653 (09/2018) Home-sharing Host Activities Amendatory Endorsement  
H0209TX (03/2021) Limited Hidden Water or Steam Seepage or Leakage Coverage  
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H0085TX (10/2021) Enhanced Home Package HO3  
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## IMPORTANT INFORMATION:

Date Sent: 07/14/2022

It is your responsibility to select and maintain adequate amounts of insurance on your dwelling and personal property. The coverage limits selected by you will be adjusted annually based on estimated changes in rebuilding and replacement costs, but the company does not guarantee that the coverage limits shown in these declarations will be sufficient to rebuild your dwelling or replace any other covered property. Please contact your agent if you would like to change the coverage limits in your policy.

**This declaration supersedes any previous declaration bearing the same policy number for this policy period. This declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.**