

Homeowners Policy

Named Insured and Mailing Address

ANDRE OLAVE
42 OAKWOOD DR
RINGWOOD, NJ 07456-2023
SIERRA@GHR SOLUTIONS.COM

Your Agency's Name and Address

AMWINS ACCESS INSURANCE
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661

Residence Premises

42 OAKWOOD DR
RINGWOOD, NJ 07456-2023

Mortgagee Name and Address

1. VALON MORTGAGE, INC.
INSURANCE CENTER
PO BOX 1170
KENNESAW, GA 30156-8170

Policy Information

Your Policy Number	609431060 633 1	For Policy Service	1.530.274.3102
Your Account Number	609431060	For Claim Service	1.800.252.4633

Your Insurer: ST. PAUL PROTECTIVE INSURANCE COMPANY
a subsidiary or affiliate of The Travelers Indemnity Company
One Tower Square, Hartford, CT 06183

The policy period is from June 1, 2023 at 12:01 A.M. STANDARD TIME to June 1, 2024 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy:	\$1,082.00
This is not a bill. The mortgagee will be billed separately for this policy.	

Other Adjustments

New Jersey Property Liability Insurance Guaranty Association Surcharge	\$3.00
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Discounts

The following discounts reduced your premium:

Multi-Policy	Early Quote	Loss Free
Good Payer	Fire Protective Device	

Savings Reflected in Your Total Premium:	\$453.00
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Coverages and Limits of Liability

Property Coverage Section	Limit
Coverage A – Dwelling	\$564,000
Coverage B – Other Structures	\$56,400
Coverage C – Personal Property	\$339,528
Coverage D – Loss of Use	\$112,800

Liability Coverage Section

	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

Deductibles

Peril Deductible

Deductible

Property Coverage Deductible (All Perils)	\$1,000
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In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Special Limits and Additional Coverages

Coverage Level: Travelers Protect Plus®

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability

Limit

a. Money, bank notes, coins, stored value cards	\$1,000
b. Securities, accounts, passports, tickets, stamps	\$3,500
c. Comic books and trading cards	\$2,500
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$2,500
e. Theft of jewelry, watches, precious stones	\$3,000
f. Theft of furs	\$3,000
g. Theft of silverware, goldware, pewterware	\$5,000
h. Theft of firearms and related equipment	\$5,000
i. Theft of tools and their accessories	\$2,500
j. Theft of rugs, tapestries and wall hangings	\$2,500
k. Business property on the residence premises	\$10,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$3,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$1,000
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$3,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

Property – Additional Coverages

Limit

Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants	Per Tree \$500 Per Loss \$28,200
(5% of Coverage A - Dwelling Limit)	
Fire Department Service Charge	\$1,000
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$56,400
Personal Records and Data Replacement	\$3,500
Limited Fungi or Other Microbes Remediation	\$10,000

The applicable policy deductible applies unless otherwise noted.

Named Insured ANDRE OLAVE
Policy Period June 1, 2023 to June 1, 2024

Policy Number 609431060 633 1
Issued On Date April 12, 2023

Liability – Additional Coverages

	Limit
Damage to Property of Others	\$5,000
Loss Assessment	\$1,000
Limited Fungi or Other Microbes Liability Coverage	
Coverage E – Aggregate Limit of Liability	\$50,000
Coverage F – Sub Limit of Liability	\$5,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages

Optional Coverages	Endorsement	Limit	Premium
Workers' Compensation and Employers' Liability Residence Employees	HQ-090 NJ (05-17)		\$2.00
Bodily Injury Limits \$500,000/\$500,000			
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-20)	\$5,000	Included*

***Note:** The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.

Required Forms and Endorsements Included in Your Policy:

Form: 633

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Limited Fungi or Other Microbes Liability Coverage	HQ-829 CW (05-17)
Special Provisions - New Jersey	HQ-300 NJ (05-22)
Additional Benefits	HQ-860 CW (08-18)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.
Please keep these documents for reference.

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 2004	Garage Type: Basement	Pool: No
# of Families: 1 Family	Square Footage: 2112	Age of Roof: 7
# of Stories: 2	Construction Type: Frame	Roof Material Type: Architectural Shingle
# of Bathrooms: 2	Siding Type: Vinyl	
# of Employees: 00	Foundation Type: Basement	
Garage - Number of Cars: 2	Finished Basement: Yes	

Issued on 04-12-2023

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit 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.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at www.mytravelers.com/discounts to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6094310606331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

We have increased the coverage limit on your home by 5.700% to reflect the estimated cost to rebuild your home. This increase is based on information we received from CoreLogic, an independent firm specializing in construction costs. Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. Have you recently made any home improvements, such as upgraded your kitchen or bath, or completed a finished living area in your basement? Have you added an extra room or built a deck? These changes can significantly increase the replacement cost value of your home. It is important to make sure your policy affords appropriate coverage and limits to reflect your home's replacement cost value in the event of a total loss. If you disagree with your coverage limit, please contact your Travelers representative or agent who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

If you have recently replaced your roof it is important that you inform your Travelers Representative.

Workers' Compensation and Employers' Liability Residence Employees Endorsement HQ-090 NJ (05-17) is required and part of your policy pursuant to the provisions of chapter 15 of Title 34.

New Jersey statute 40A, Ch. 10A requires an owner of a multi-family home which is four or fewer units, one of which is owner-occupied, to maintain liability insurance in an amount of no less than \$300,000. Additionally, it requires an owner of a business or rental unit(s) to maintain liability insurance in an amount of no less than \$500,000. To ensure you have the required limits or if you have any questions, please call your agent or Travelers representative at 1-530-274-3102.

GENERAL POLICY RATING INFORMATION:

Agt Cd: 0CKK53	Sub-Agt:	Commissions	\$	%
Terr:	Trans Type: RENEW	Comm-HO:	215.80	.200
Prot Cls: 4	Trans Prem: 1,082.00	Comm-Endt:	0.00	.000
ITV %: 1.000	SPCCase :	Comm-PLUS:	0.00	.000
PSO Ind: AGCYSVC	EDI Copy: No	Comm-VI:	0.00	.000
Rate Plan: C	FRMPREM: 0	Comm-HO Bus:	0.00	.000
TRANSID:	LEADSTG: 0			
TRANTYP:	YRSPRGM: 0			
ORGCHG:	TRANSPREM: 0.00			