

FOREMOST LLOYDS OF TEXAS
P.O. BOX 2450
GRAND RAPIDS, MI 49501-2450

ATTENTION AGENT

This packet contains your copy of insurance documents which have already been forwarded to your customer, and your customer's lienholder (if applicable). Thank you for placing your business with us.

42 - 9547 - 316

WORLDWIDE INS NETWORK LLC
C/O LEVEL FOUR INSURANCE AGENCY, LLC
12400 COIT RD STE 700
DALLAS TX 75251-2059

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Frequently asked questions about the Foremost Specialty Dwelling Program . . .

Q. What is the Foremost Specialty Dwelling Program?

- A. The Specialty Dwelling Program is our answer for properties and customers you may have trouble writing with your preferred carriers.

Q. What are some examples of properties that I can write in the Foremost Specialty Dwelling Program?

- A.
 - Low valued properties
 - Properties with cosmetic concerns
 - Older homes
 - Customers with credit problems
 - Customers with loss problems
 - Vacant, Rental, Seasonal or Owner-occupied properties
 - Many, many more

Q. Will the Specialty Dwelling Program accept homes in any condition?

- A. No. Even though we accept properties that other companies reject, the risk must meet our underwriting guidelines.

Call 1-800-527-3905 to quote or book a policy today!

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**RENEWAL
DECLARATIONS PAGE
FOREMOST LLOYDS OF TEXAS
TEXAS DWELLING POLICY - FORM 3**

POLICY NUMBER: 381-5007670295-03

RENEWAL OF: 381-5007670295-02

POLICY PERIOD EFFECTIVE DATE: 12/16/23 **EXPIRATION DATE:** 12/16/24 **AT** 12:01 A.M. STANDARD TIME
AT THE LOCATION OF DESCRIBED PROPERTY

YOU AS NAMED INSURED/MAILING ADDRESS

PHILLIP & HENRY LLC
3427 LAKEWOOD LN
FLOWER MOUND TX 75022-6806

AGENT'S NAME, ADDRESS, AND PHONE NUMBER

WORLDWIDE INS NETWORK LLC
C/O LEVEL FOUR INSURANCE AGENCY, LLC
12400 COIT RD STE 700
DALLAS TX 75251-2059

AGENCY CODE:
429547316

TELEPHONE:
(972) 284-5460

LOCATION # 1

IMPORTANT RATING INFORMATION

LOCATION 3500 LOUISVILLE AVE
OF PROPERTY: EL PASO TX 79930-5130

CONSTRUCTION: MASONRY VENEER
FAMILIES: 2
OCCUPANCY: RENTAL
HYDRANT: WITHIN 1,000 FEET
FIRE DEPT.: WITHIN 5 MILES

TERRITORY: F
PROT. CLASS: 1
RESP. FIRE DEPT.: EL PASO FS 7
COUNTY: EL PASO

YR. BUILT: 1940
FORM: TDP3
KEY RATE:
CITY LIMIT:

MORTGAGEE #1

LOAN NO.: 239576L74
RAIZ FEDERAL CREDIT UNION
ISAOA
12020 ROJAS DR
EL PASO TX 79936-7711

COVERAGES

	LIMIT OF LIABILITY
COVERAGE A. DWELLING	\$ 161,923
OTHER STRUCTURES	\$ 16,192
COVERAGE B. PERSONAL PROPERTY	\$ 2,500
PERSONAL PROPERTY OFF PREMISES	\$ 1,000

PERILS INSURED AGAINST

		ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
DESCRIBED DWELLING - FIRE AND LIGHTNING	NORMAL \$ F.R.% \$		
	ACTUAL	\$	855.00
SUDDEN AND ACCIDENTAL DAMAGE FROM SMOKE, WINDSTORM, HURRICANE, HAIL, EXPLOSION, AIRCRAFT AND VEHICLES, RIOT AND CIVIL COMMOTION		\$	593.00
ALL OTHER RISK OF PHYSICAL LOSS EXCEPT LOSSES EXCLUDED IN GENERAL EXCLUSIONS		\$	154.00
PERSONAL PROPERTY - FIRE AND LIGHTNING	NORMAL \$ F.R.% \$		
	ACTUAL	\$	15.00
SUDDEN AND ACCIDENTAL DAMAGE FROM SMOKE, WINDSTORM, HURRICANE, HAIL, EXPLOSION, AIRCRAFT AND VEHICLES, RIOT AND CIVIL COMMOTION		\$	2.00
COLLAPSE OF BUILDING, FALLING OBJECTS, FREEZING OF HOUSEHOLD APPLIANCES, VANDALISM AND MALICIOUS MISCHIEF.		\$	1.00

ENDORSEMENT NUMBER AND TITLE ATTACHED TO POLICY

	LIMIT OF LIABILITY	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
10191 01/03 TEXAS DWELLING POLICY - FORM 3			INCLUDED
11309 08/20 AMEND END W/15YR REPL LIMIT ON ROOF			INCLUDED
10325 03/21 WATER DAMAGE COVERAGE LIMIT	\$ 10,000	\$	75.00
11458 08/20 LANDLORD PERSONAL INJURY LIAB COV	\$ 500,000	\$	79.00

DEDUCTIBLES (SECTION I ONLY)

	AMOUNT OF DEDUCTIBLE
DEDUCTIBLE - ALL OTHER	\$1,619

DISCOUNTS/SURCHARGES THAT APPLY TO LOCATION # 1

	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
CLAIMS FREE DISCOUNT	\$	-16.00
MASONRY DISCOUNT	\$	-81.00
MULTI-POLICY DISCOUNT	\$	-81.00
TENANT SCREENING DISCOUNT	\$	-40.00
2 FAMILY SURCHARGE	\$	162.00

TOTAL ANNUAL POLICY PREMIUM	\$	1,718.00
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ADDITIONAL FEE INFORMATION

In consideration of our agreement to allow you to pay in installments, the following service fee(s) apply per installment:

1-PAY	2-PAY	4-PAY	10-PAY	12-PAY
\$0.00	\$6.00	\$6.00	\$6.00	\$2.00

OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY

Processed: October 17, 2023

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**RENEWAL
DECLARATIONS PAGE
PREMISES LIABILITY POLICY**

POLICY NUMBER: 381-5007670295-03

POLICY PERIOD EFFECTIVE DATE: 12/16/23 **EXPIRATION DATE:** 12/16/24 **AT** 12:01 A.M. STANDARD TIME
AT YOUR MAILING ADDRESS SHOWN BELOW

YOU AS NAMED INSURED/MAILING ADDRESS

PHILLIP & HENRY LLC
3427 LAKEWOOD LN
FLOWER MOUND TX 75022-6806

INSURED LOCATION

3500 LOUISVILLE AVE
EL PASO TX 79930-5130

AGENT'S NAME, ADDRESS, AND PHONE NUMBER

WORLDWIDE INS NETWORK LLC
C/O LEVEL FOUR INSURANCE AGENCY, LLC
12400 COIT RD STE 700
DALLAS TX 75251-2059

AGENCY CODE:
429547316

TELEPHONE:
(972) 284-5460

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy.

PREMISES LIABILITY COVERAGE

	LIMIT OF LIABILITY		ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
COVERAGE F -				
PREMISES LIABILITY	\$ 500,000	ANY ONE ACCIDENT	\$	79.00
COVERAGE G -				
MEDICAL PAYMENTS TO OTHERS	\$ 5,000	ANY ONE PERSON	\$	10.00
AGGREGATE LIMIT: If your policy provides Premises Liability the most we will pay in any one Policy Period for any one insured location for Premises Liability is \$2,000,000 regardless of the number of claims, suits or accidents.				

FORMS ENDORSEMENT AND TITLE ATTACHED TO POLICY

	LIMIT OF LIABILITY	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM INCLUDED
4485 05/14 PREMISES LIABILITY POLICY-LANDLORD			

THESE DECLARATIONS, TOGETHER WITH THE POLICY AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.

TOTAL ANNUAL POLICY PREMIUM \$ 89.00

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\$0.00	\$6.00	\$6.00	\$6.00	\$2.00

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