



HOMEOWNER POLICY DECLARATIONS

Non-Assessable

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These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the other coverages and additional coverage options.

Policy Number:

7842HR157838

Policyholder:

(Named Insured)

BARBARA A HETTRICK
5010 QUAIL RIDGE DR
MCKINNEY, TX 75072-5362

Issued:

SEP 12, 2020

Policy Period From:

SEP 15, 2020 to SEP 15, 2021 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

Where to access your policy documents

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to www.nationwide.com/insurancecontracts on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling 877-ON-YOUR-SIDE ® (877-669-6877). Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to www.nationwide.com/signup to create an account.

Change Effective Date:

September 15, 2020

Residence Premises Information:

5010 QUAIL RIDGE DR
MCKINNEY
TX 75072-5362

PURCHASED: 01/2010
BUILT: 1993
CONSTRUCTION: MASONRY
VENEER
ROOF: COMPOSITION SHINGLE
SUPPLEMENTAL HEATING? Y
002 OCCUPANTS IN DWELLING
ONE FAMILY

FD MCKINNEY
MCKINNEY FS 5
PROTECTION CLASS 1
MILES FROM FIRE DEPT: 002

Additional Rating Information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 69

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SECTION I

Property Coverages	Limits of Liability	Deductible: \$2,500 ALL PERILS
COVERAGE-A-DWELLING	\$310,000	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.
COVERAGE-B-OTHER STRUCTURES	\$31,000	
COVERAGE-C-PERSONAL PROPERTY	\$232,500	
COVERAGE-D-LOSS OF USE	ALS*	
*ACTUAL LOSS SUSTAINED		EXCEPTIONS
PAYMENT NOT TO EXCEED 24		1% OF COVERAGE A - DWELLING LIMIT = \$3,100. THIS DEDUCTIBLE APPLIES TO WINDSTORM OR HAIL LOSSES.
MONTHS		1% OF COVERAGE A - DWELLING LIMIT = \$3,100. THIS DEDUCTIBLE APPLIES TO TROPICAL CYCLONE LOSSES.

SECTION II

Liability Coverages	Limits of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$500,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$5,000

OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding the Other Coverages that apply to your policy.

Other Coverages	Limits Of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Ordinance or Law	10%
Dwelling Replacement Cost - 150%	APPLIES
Equipment Breakdown	APPLIES
Foundation	15% OF COV A
Identity Theft	\$25,000
Inflation Protection	APPLIES
Boeckh Index 0708.2	
Landlord's Furnishings	\$2,500
Loss Assessment	\$1,000
Service Line	\$10,000
Water Backup Limited	\$25,000
Water Backup Deductible	\$2,500
Water Damage	100% OF COV A
Tools	\$2,500



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PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$2,211.90
EQUIPMENT BREAKDOWN	\$29.00
FOUNDATION	\$164.10
WATER DAMAGE	\$206.82
SERVICE LINE	\$57.82
WATER BACKUP	\$34.54

Annual Premium**\$2,704.18****Annual Premium Includes Discounts For:**

HOME/CAR
HOME PROTECTIVE DEVICE
YEARS WITH PRIOR CARRIER
CLAIM FREE
MULTI LINE

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 03 0716	Your Nationwide Homeowners Policy
H 02 07 0716	Brand New Belongings
H 03 06 0716	Dwelling Replacement Cost - 150%
H 02 03 0716	Limited Water Back-Up and Sump Discharge or Overflow Coverage
H 02 28 TX 0716	Water Damage Coverage - Texas
H 02 09 0716	Identity Theft or Identity Fraud Expenses Coverage
H 03 18 TX 0716	Foundation Coverage - Texas
H 03 57 1219	Service Line Coverage
H 02 08 0716	Equipment Breakdown Enhancement Endorsement
H 01 00 TX 0716	Special Provisions - Texas

ADDITIONAL INTERESTS

FIRST MORTGAGEE

PROSPERITY BANK
ISAOA ATIMA
PO BOX 3648
COPPELL, TX 75019-4134
LOAN #HETTRICK

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Issued By: **NATIONWIDE MUTUAL INSURANCE COMPANY**
Home Office Columbus, OH

Nationwide 24-Hour Claims Number : 1-800-421-3535
Nationwide Regional Office : 1-877-669-6877

YOUR NATIONWIDE AGENT: GEORGE ADRIAN BIANCARDI 800-682-8476