

Homeowners Insurance Declarations Page



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

Named Insured(s): BARBARA HETTRICK

Mailing Address:	Agent:
BARBARA HETTRICK 5010 QUAIL RIDGE DR MCKINNEY, TX 75072-5362	LEVEL FOUR INSURANCE AGENCY LLC - 42X694 12400 COIT RD STE 700 DALLAS, TX 752512059 Phone: (214) 995-8853

POLICY INFORMATION			
Policy Number:	TXHP0000087456	Policy Effective Date*:	09/15/2021 at 12:01 A.M.
Company Name:	American Mercury Lloyds Insurance Company	Policy Expiration Date*:	09/15/2022 at 12:01 A.M.
*Standard time at the address of the property location below			

PROPERTY LOCATION					
5010 QUAIL RIDGE DR MCKINNEY, TX 75072-5362	Paid By:	Policy Type	Year Built	Square Footage	Construction
	Mortgagee	HO-3	1993	2430	> 67% Brick Veneer

MORTGAGEE INFORMATION					
Number	Mortgagee Name	Address	City, State, Zip	Loan Number	Billed
First	PROSPERITY BANK ISAOA / ATIMA	PO Box 3648	Coppell, TX, 75019-4134	3382704	Yes

ADDITIONAL INSURED INFORMATION		
Name	Address	City, State, ZIP

ADDITIONAL INTEREST INFORMATION		
Name	Address	City, State, ZIP

Section I Deductibles:	
All Other Perils:	\$2,500
Hurricane:	\$3,450 (1% of Coverage A; see Endorsement H0182)
Windstorm or Hail:	\$3,450 (1% of Coverage A; see Endorsement HO312)

Section I Coverages	Limit of Liability	Section II Coverages	Limit of Liability
A. Dwelling	\$345,000	E. Personal Liability	
B. Other Structures	\$34,500	Each Occurrence	\$500,000
C. Personal Property	\$241,500	F. Medical Payments	
D. Loss Of Use	\$103,500	Each Person	\$5,000
Basic Coverage Premium:			\$2,436.00

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.

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ADDITIONAL / OPTIONAL COVERAGES		Limit of Liability	Premium
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		\$1,000	Included*
Business Property Increased Limits On Premises/Off Premises		\$5,000 / \$1,500	Included*
Loss Assessment Coverage - Residence Premises		\$5,000	\$9.00
Special Limits of Liability	Jewelry and Furs	\$1,500	Included*
	Money, Coins	\$200	Included*
	Securities, Stamps	\$1,500	Included*
	Silverware	\$2,500	Included*
	Electronic Apparatus in/upon vehicle	\$1,500	Included*
	Tapes, records, discs or other media in/upon vehicle	\$250	Included*
	Home Computers	\$2,500	Included*
Ordinance Or Law		10% of Coverage A	Included*
Foundation and Water Damage 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	\$25.00
	CyberScout: ID Management Services		
Home Systems Protection		\$50,000	\$32.00
Service Line Coverage		\$10,000	\$32.00
Damage to Property of Others		\$1,000	Included*
Optional Coverage Premium:			\$98.00
Total Policy Premium:			\$2,534.00

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

DISCOUNTS:

Loss Free

Advance Quote

Homeowner Association

Multiple-Policy:

Automobile

Fire Protection:

Fire Alarm

Fire Extinguisher

Smoke Alarm

Theft Protection:

Deadbolt

Theft Alarm

FORMS AND ENDORSEMENTS:

HO CN-1 (03/2021) Important Notice - Texas
H0003 (05/2010) Policy Jacket for HO3
H0035 (09/2009) Loss Assessment Coverage
H0208 (05/2010) Water Back-Up and Sump Discharge or Overflow
H0290 (12/2010) Personal Property Replacement Cost Loss Settlement
H0420 (06/2009) Additional Replacement Cost Protection - Specified Amount
H0455 (05/2015) Identity Fraud Expense And Resolution Services Coverage
H0182 (07/2009) Special Hurricane Deductible
H0312 (06/2009) Windstorm or Hail Percentage Deductible HO-3
H0468 (04/2011) Foundation and Water Damage Coverage
H0999 TX (02/2019) Special Provision - Texas
H0145 (10/2019) Exclusion of Cosmetic Damage to Roof Coverings Caused By Hail
H0210 (03/2016) Service Line Coverage
H0475 (05/2015) Home Systems Protection
H0653 (09/2018) Home-sharing Host Activities Amendatory Endorsement

IMPORTANT INFORMATION:

Date Mailed: 09/01/2021

H0475 Home Systems Protection Endorsement has been added to your policy. A \$500 deductible applies to claims settled under this additional coverage.

H0210 Service Line Coverage Endorsement has been added to your policy. A \$500 deductible applies to claims settled under this additional coverage.

H0455 Identity Fraud Expense and Resolution Services Coverage has been added to your policy. No deductible applies to claims settled under this additional coverage.

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.