

Policy Summary

Landlord Dwelling Policy

Named Insured and Mailing Address

KEVIN PHILLIP
BRANDY PHILLIP
225 LAGO SECO DR
HORIZON CITY, TX 79928-7074
kevin@philliphenryllc.com

Your Agency's Name and Address

AMWINS ACCESS INSURANCE
443 CROWN PT CIR STE A
GRASS VALLEY, CA 95945

Residence Premises

809 NEWMAN ST APT 1 # 4
EL PASO, TX 79902-5539

Mortgagee Name and Address

1. TFCU
ITS SUCCESSORS AND/OR ASSIGNS
12020 ROJAS
EL PASO, TX 79936
LOAN NUMBER: 239576L74

Additional Insured Name and Address

1. PHILLIP & HENRY LLC
25 LAGO SECO
EL PASO, TX 79938

Policy Information

Your Policy Number	610563386 653 1	For Policy Service	1.530.274.3102
Your Account Number		For Claim Service	1.800.252.4633
Your Insurer:	TRAVELERS PERSONAL INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from October 28, 2021 at 12:01 A.M. STANDARD TIME to October 28, 2022 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy:	\$1,126.00
This is not a bill. You will be billed separately for this transaction.	

Discounts

The following discounts reduced your premium:

Multi-Policy	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	\$532,000
Coverage B – Other Structures	\$53,200
Coverage C – Household Furnishings	\$20,000
Coverage D – Loss of Use	\$53,200

Liability Coverage Section

	Limit
Coverage E – Premises Liability (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$10,000

Deductibles

Peril Deductible

	Deductible
Property Coverage Deductible (All Other Perils)	\$1,500
Windstorm or Hail Deductible 1% of Coverage A - Dwelling Limit	\$5,320

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).

Additional Coverages

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

Property – Additional Coverages

	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$26,600
Fire Department Service Charge	\$500
Loss Assessment	\$1,000
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$53,200
Limited Fungi or Other Microbes Remediation	\$5,000

The applicable policy deductible applies unless otherwise noted.

Liability – Additional Coverages

	Limit
Loss Assessment	\$1,000

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

Optional Coverages and Packages

Optional Coverages	Endorsement	Limit	Premium
Special Coverage	HQ-003 CW (05-18)		Included*
Personal Injury Coverage	HQ-082 TX (02-19)		\$16.00
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-18)	\$5,000	Included*
Windstorm or Hail Percentage Deductible	HQ-312 CW (05-17)		Included*
Additional Replacement Cost Protection Coverage	HQ-420 CW (11-18)	\$133,000	Included*
25% of Coverage A - Dwelling Limit			
Household Furnishings Replacement Cost Loss Settlement Landlord	HQ-859 CW (11-18)		Included*

Named Insured KEVIN PHILLIP
BRANDY PHILLIP

Policy Number 610563386 653 1

Policy Period October 28, 2021 to October 28, 2022

Issued On Date October 26, 2021

Optional Coverages and Packages (continued)

Optional Packages	Endorsement	Limit	Premium
Decreasing Deductible and Loss Forgiveness Package			Included*
Decreasing Deductible	HQ-900 CW (05-17)		
Loss Forgiveness			
Roof and Siding Matching Package			Included*
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$20,000	
Matching of Undamaged Siding Additional Coverage	HQ-701 CW (05-18)	\$20,000	

***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: 653

Policy Quick Reference	HQ-T88 CW L1 (05-17)
Agreement, Definitions & Policy Conditions	HQ-D88 CW (05-17)
Property Coverage Section	HQ-P53 CW (11-18)
Liability Coverage Section	HQ-L88 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Texas	HQ-300 TX (05-17)
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 Landlord Dwelling 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.

# of Families: 4 Family	Year Built: 1922	Construction Type: Frame
# of Stories: 2	Square Footage: 3835	Siding Type: Brick/Masonry Veneer
# of Bathrooms: 4	Age of Roof: 5	Roof Material Type: Asphalt-Fiberglass
Garage - Number of Cars: 00	Garage Type: None	Foundation Type: Basement
# of Employees:		Finished Basement: Yes

Online Policy Summary as of October 26, 2021