

# NORTHFIELD INSURANCE GROUP

800 Elm Street, Boston, MA 02110

Customer Service: (888) 200-1111

## HOMEOWNERS POLICY DECLARATIONS

### POLICY INFORMATION

<b>Policy Number</b>	HO-459013-AX
<b>Policy Type</b>	Homeowners (HO-5)
<b>Effective Date</b>	05/01/2025
<b>Expiration Date</b>	05/01/2026
<b>Producer/Agency</b>	Beacon Risk Advisors, Agent: Linda Park, Phone: (617) 555-9922

### NAMED INSURED(S)

Carlos Alvarez & Maria Alvarez  
12 Beacon Terrace, Boston, MA 02118

### LOCATION OF RESIDENCE PREMISES

12 Beacon Terrace, Boston, MA 02118

### COVERAGES

Coverage	Limit	Deductible	Premium
Coverage A – Dwelling	\$550,000	\$1,500	\$960
Coverage B – Other Structures	\$55,000	\$1,500	\$70
Coverage C – Personal Property	\$330,000	\$1,500	\$380
Coverage D – Loss of Use	\$110,000	N/A	Included
Coverage E –	\$500,000	N/A	\$140

Personal Liability			
Coverage F – Medical Payments	\$5,000	N/A	\$40

### **DEDUCTIBLES**

All Perils: \$1,500

Wind/Hurricane: 2% of Coverage A

### **ENDORSEMENTS**

HO-15 Special Personal Property

Limited Water Back-Up Coverage

Ordinance or Law – 10%

### **MORTGAGEE / ADDITIONAL INTERESTS**

East Harbor Bank

P.O. Box 300, Boston, MA 02112

### **PREMIUM SUMMARY**

Total Policy Premium: \$1,550

Includes: State Surcharge \$60, Fire Fee \$10