



# High Value Homeowners Policy

## Declarations

### Your Agent

Undercode  
5623 Hwy 72 W  
Calhoun Falls, SC 29628  
123-123-1231  
747290200

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

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### NAME & ADDRESS OF INSURED

**Mark Lowes**  
1200 Bel Air Rd  
Los Angeles, CA 90077

|                 |  |
|-----------------|--|
| Policy Number   | <b>HO119138700</b>   |
| Policy Period   | <b>10/26/2023 To 10/26/2024 at 12:01 AM Standard Time</b>  |
| Issuing Company | <b>Privilege Underwriters Reciprocal Exchange</b><br>800 Corporate Drive, Suite 420<br>Fort Lauderdale, FL 33334<br>888-813-7873 |

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| LIABILITY COVERAGE         | COVERAGE LIMIT   |
|----------------------------|------------------|
| Personal Liability         | <b>\$500,000</b> |
| Medical Payments to Others | <b>\$25,000</b>  |

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| INSURED LOCATION                         | TYPE OF INSURED LOCATION |
|--|--------------------------|
| 1200 Bel Air Rd<br>Los Angeles, CA 90077 | Homeowner                |

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| COVERAGE                | COVERAGE LIMIT     |
|-------------------------|--------------------|
| Dwelling                | <b>\$3,900,000</b> |
| Other Structures        | <b>\$780,000</b>   |
| Contents                | <b>\$1,950,000</b> |
| Loss of Use             | <b>780,000</b>     |
| <b>Location Premium</b> | <b>\$20,209</b>    |

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### DEDUCTIBLE

|                 |                                  |
|-----------------|----------------------------------|
| All Other Peril | <b>\$10,000 per covered loss</b> |
|-----------------|----------------------------------|

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## FORMS & ENDORSEMENTS

The following forms and endorsements are attached for the location.

| NAME  | FORM<br>NUMBER   | EDITION<br>DATE |
|---|------------------|-----------------|
| Home Owners Declarations Page   | PHVH-DEC-CA-001  | 05/01/2019      |
| OFAC Notice   | PURE-DSC-GEN-001 | 08/01/2015      |
| Consumer Services Notice - California   | PURE-DSC-CA-001  | 08/01/2019      |
| California Residential Property Insurance Bill of Rights and Claim Reporting Disclosure | PHVH-DSC-CA-003  | 12/01/2019      |
| High Value Homeowners Policy  | PHVH-PCF-CA-001  | 04/01/2021      |
| Fraud and Cyber Defense Coverage  | PHVH-END-GEN-029 | 03/01/2021      |
| Designated Additional Person Notice - CA  | PHVH-END-CA-001  | 07/01/2016      |
| Additional Insured  | PHVH-END-GEN-046 | 02/01/2020      |
| Additional Interests  | PHVH-013-GEN     | 07/01/2010      |
| Basic Earthquake Extension for Dwellings - California                                   | PHVH-020-CA      | 06/01/2013      |
| Replacement Cost Coverage - California  | PHVH-END-CA-002  | 03/01/2019      |
| Workers Compensation Residence Employees - California                                   | PHVH-063-CA      | 06/01/2013      |
| California Earthquake Coverage  | PHVH-RETRO-CA    | 06/01/2013      |
| Discount Notice   |                  |                 |
| Privacy Notice  | PURE-038-GEN     | 03/01/2014      |
| Important Notice Regarding Flood Insurance  | PHVH-043-GEN     | 03/01/2008      |

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## MORTGAGEE INFORMATION

Test add add  
1200 Bel Air Rd  
Los Angeles, CA 90077  
Loan Number 10000

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## CREDITS & SURCHARGES

|  |                            |
|--|----------------------------|
| Major Renovation Surcharge                         | No                         |
| Year Built   | 2021                       |
| Vacancy Surcharge                                  | No                         |
| Central Reporting Burglar Alarm Credit             | Yes                        |
| Central Reporting Fire Alarm Credit                | Yes                        |
| Guard Gated Community Credit                       | No                         |
| External Perimeter Security Protection Credit      | No                         |
| Gas Leak Detector Credit                           | No                         |
| Lightning Protection System Credit                 | No                         |
| Residential Sprinkler System Credit                | No                         |
| Full Time Live-in Caretaker Credit                 | No                         |
| 24 Hour Signal Continuity Protection Credit        | No                         |
| Year Renovated                                     |                            |
| Sprinkler System with Water Flow Alarm Credit      | No                         |
| External Perimeter Gate Credit                     | No                         |
| Low Temperature Monitoring Device Credit           | No                         |
| Permanently Installed Generator Credit             | No                         |
| Water Leak Detection System with Master Shut Off   | Yes - with alarm           |
| Automatic Seismic Shut-Off Valve Credit            | No                         |
| Gated Community Patrol Service Credit              | No                         |
| Exterior Sprinkler Credit                          | No                         |
| Ember Resistant Venting Credit                     | No                         |
| Protection Class                                   | 1                          |
| No Eaves or Enclosed Eaves Credit                  | No                         |
| Annual Brush Removal Contract Credit               | No                         |
| Permanently Installed Wildfire Spray System Credit | No                         |
| Portable Fire Break System Credit                  | No                         |
| Monitored Heat Sensors Credit                      | No                         |
| Shelter-in-Place Credit                            | No                         |
| Jewelry and Art Companion Credit                   | No                         |
| Auto Companion Credit                              | No                         |
| Excess Companion Credit                            | No                         |
| PURE Marketing Group Credit                        | N/A                        |
| Construction Type                                  | Reinforced Poured Concrete |
| LEED® Certified Home Credit                        | No                         |
| Flood Zone   | PRP - B/C/X                |
| Seasonal Surcharge                                 | No                         |
| Rented to Others Surcharge                         | No                         |
| Minor Renovation Surcharge                         | No                         |

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| Workers Compensation Schedule of Employees |  |                    |                      |         |
|--|--|--------------------|----------------------|---------|
| Class                                      | Description  | No. of<br>Employee | Rate per<br>Employee | Premium |
| 0910                                       | Less than full time classification   | 1                  | \$100                | \$100   |
| 0912                                       | Full time Outside Residence<br>Employee working 10 or more hours<br>per week | 0                  | \$286                | \$0     |
| 0913                                       | Full time Inside Residence Employee<br>working 20 or more hours per week     | 0                  | \$464                | \$0     |

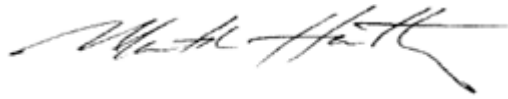
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Total Premium \$20,209

Surplus Contribution \$2,021

Grand Total \$22,230

YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.



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Authorized Company Representative