



High Value Homeowners Policy

Declarations

Your Agent

McGriff Insurance Services, Inc.
7701 Airport Center Drive
Suite 1800
Greensboro, NC 27409
(800) 320-9006
94685600

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.

NAME & ADDRESS OF INSURED

John W Kirk III
C. Shireen Kirk
110 Franklin Rd
9th Floor
Roanoke, VA 24011

Policy Number	HO249686100
Policy Period	06/07/2024 To 06/07/2025 at 12:01 AM Standard Time
Issuing Company	Privilege Underwriters Reciprocal Exchange 800 Corporate Drive, Suite 420 Fort Lauderdale, FL 33334 888-813-7873

INSURED LOCATION

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3416 Point Chesapeake Way
Unit 3026
Virginia Beach, VA 23451

TYPE OF INSURED LOCATION

Condo/Co-op

COVERAGE

COVERAGE LIMIT

Dwelling	\$110,000
Other Structures	\$11,000
Contents	\$1,100,000
Loss of Use	Reasonable Expenses
Liability	\$500,000
Medical Payments	\$10,000
Location Premium	\$2,808

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John W Kirk III

C. Shireen Kirk

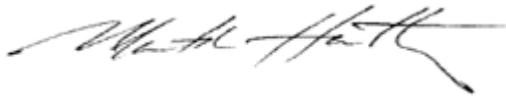
Policy Number HO249686100

CREDITS & SURCHARGES

Year Built	2023
Year Renovated	
Protection Class	2
Construction Type	Frame
Flood Zone	PRP - B/C/X
Seasonal Surcharge	Yes
Rented to Others Surcharge	No
Vacancy Surcharge	No
Renovation Surcharge	No
Year Roof Replaced	
Roof Covering	
Roof Shape	
Size of Home (Heated)	2,340
Central Reporting Burglar Alarm Credit	No
Central Reporting Fire Alarm Credit	No
Guard Gated Community Credit	Yes
Residential Sprinkler System Credit	No
Water Leak Detection System with Master Shut Off	None
Locked or Manned Elevator Credit	
Excess Companion Credit	Yes
Jewelry and Art Companion Credit	Yes
Auto Companion Credit	Yes
24 Hour Doorman	No
Surveillance Camera	

Total Premium	\$2,808
Surplus Contribution	\$0
Grand Total	\$2,808

You will be billed separately for any premium due.



Authorized Company Representative

Privilege Underwriters Reciprocal Exchange

In witness whereof, we have caused this policy to be executed and attested, and if required by state law this policy shall not be valid unless countersigned by our authorized representative.



Attorney-in-fact

If you would like to obtain information about your coverage or if you need assistance in resolving an issue relating to your insurance policies with us, please contact us at:

Privilege Underwriters Reciprocal Exchange
44 South Broadway, Suite 301
White Plains, NY 10601
(888) 813-PURE

Please include your name and policy number in any correspondence.