

# Evidence of Insurance

Homeowners  
Alfa Mutual General Insurance Company



**Your Hometown Alfa<sup>®</sup> Agent**

Tim Sizemore  
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POLICY #: **19002812345**

POLICY FORM: **HO3**

POLICY EFFECTIVE  
DATE:

**09/20/2024**

POLICY EXPIRATION  
DATE:

**09/20/2025**

*Policy will expire at 12:01 a.m. Standard Time on the expiration date, unless voided or terminated by us prior to the Expiration Date.*

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## INSURED AND LOCATION INFORMATION:

NAMED INSURED: JOHN HOMEOWNER

MAILING ADDRESS: 123 TEST DRIVE  
BESSEMER, AL 35023-2706

LOCATION OF INSURED PROPERTY: 123 TEST DRIVE  
BESSEMER, AL 35023-2706

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## MORTGAGEE INFORMATION:

ABC FINANCIAL CORP ISAOA  
ATIMA  
7500 COLLEGE BLVD  
STE 1150  
OVERLAND PARK, KS 66210  
Loan #: 1234567890

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**POLICY COVERAGES AND PREMIUM:**

ANNUAL PREMIUM:	\$1,256		
DWELLING COVERAGE:	\$126,000	OTHER STRUCTURES COVERAGE:	\$12,600
PERSONAL PROPERTY COVERAGE:	\$37,800	LOSS OF USE COVERAGE:	\$37,800
LIABILITY COVERAGE:	\$100,000	MEDICAL LIMITS:	\$1,000/\$25,000 each person / each accident

*THIS POLICY INCLUDES WIND, WINDSTORM OR HAIL COVERAGE*

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**POLICY DEDUCTIBLE(S):**

AN ALL PERILS DEDUCTIBLE APPLIES: 3.5% of the Dwelling Coverage (\$4,410)

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We will provide the insurance described in return for the premium and in compliance with all provisions of the policy contract and statements in the application for insurance.

In the event that the Named Insured does not own the Insured Property by the Policy Effective Date, has not completed the purchase of the Insured Property by the Policy Effective Date, does not have an insurable interest in the Insured Property by the Policy Effective Date or there is no succeeding offer to purchase insurance with the above named Alfa company through a signed application for insurance, this Evidence of Insurance is null and void on the Date of Issue and no coverage is provided for any person, entity or organization named herein.

A Hurricane Deductible or Wind, Windstorm or Hail Deductible applies to a covered loss when indicated above. Unless excluded as indicated above, Wind, Windstorm or Hail coverage is provided for a covered loss.

Forms 3 & 5 issued through Alfa Mutual Insurance Company and Alfa Insurance Corporation provide replacement cost coverage on the dwelling. On the Form 5 policy, in the event of a covered loss, if the amount spent to repair or replace the damaged building exceeds the policy limits stated in the declaration, an additional 25% of the stated limit is available to cover the cost of repair or replacement. Form 6 issued through Alfa Mutual Insurance Company and Alfa Insurance Corporation provides actual cash value coverage on the dwelling.

Form 3 issued through Alfa Mutual General or Alfa General Insurance Corporation and Form 8 issued through Alfa Mutual Insurance Company or Alfa Insurance Corporation with the H01 endorsement provide replacement cost coverage on the dwelling.

Renewal and Termination. We will issue a continuous renewal policy unless premium is not paid, or the policy is terminated for any reason by you and renewal is not offered by us. We will endeavor to provide written notice of termination, as required by law, to the Named Insured and the Mortgagee(s) listed on this Evidence, but failure to mail such notice shall impose no obligation or liability of any kind upon the insurer, its agents or representatives.

**Note About Payment: Please mail check with a copy of this document to Alfa Insurance Company, PO Box 11000, Montgomery, AL 36191-0001.**