



These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the other coverages and additional coverage options.

Policy Number:

7204HR193324

Policyholder:

(Named Insured)

KETAN UPADHYAY
46876 BRADLEY ST
FREMONT, CA 94539-7104

Issued:

JAN 15, 2020

Policy Period From:

JAN 15, 2020 to JAN 14, 2021 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

Residence Premises Information:

46876 BRADLEY ST
FREMONT
CA 94539-7104

PURCHASED: 02/2006
BUILT: 1962
CONSTRUCTION: FRAME
ROOF: COMPOSITION SHINGLE
SUPPLEMENTAL HEATING? Y
002 OCCUPANTS IN DWELLING
ONE FAMILY

FD FREMONT
FREMONT FS 5
PROTECTION CLASS 2
MILES FROM FIRE DEPT: 001

Additional Rating Information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 45

HOMEOWNER POLICY DECLARATIONS

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SECTION I

Property Coverages	Limits of Liability	Deductible: \$1,000 ALL PERILS
COVERAGE-A-DWELLING	\$294,100	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.
COVERAGE-B-OTHER STRUCTURES	\$29,410	
COVERAGE-C-PERSONAL PROPERTY	\$220,575	
COVERAGE-D-LOSS OF USE	ALS*	
*ACTUAL LOSS SUSTAINED		
PAYMENT NOT TO EXCEED 24 MONTHS		

SECTION II

Liability Coverages	Limits of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE:PROPERTY DAMAGE AND BODILY INJURY	\$500,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$5,000

OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding the Other Coverages that apply to your policy.

Other Coverages	Limits Of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Ordinance or Law	25%
Dwelling Replacement Cost - 150%	APPLIES
Identity Theft	\$25,000
Inflation Protection Boeckh Index 1816.8	APPLIES
Landlord's Furnishings	\$2,500
Loss Assessment	\$10,000
Personal Injury Liability	\$500,000
Protection Boost	APPLIES
Special Coverage Personal Property	APPLIES
Water Backup Limited	\$5,000
Water Backup Deductible	\$1,000
Workers Compensation Residence Employees	0 Part Time Employees 0 Full Time Employees 1 Occasional Employees
Tools	\$2,500

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$850.50
WATER BACKUP	\$12.78
Annual Premium	\$863.28



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Annual Premium Includes Discounts For:

HOME/CAR
CLAIM FREE

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 01 00 CA 0719
H 02 61 CA 0719
H 03 34 CA 0719
H 02 03 0716
H 02 06 0716
H 03 09 0716
H 02 09 0716
H 02 04 0716
H 02 62 CA 0418
H 02 22 0716

Special Provisions - California
Brand New Belongings - California
Dwelling Replacement Cost - 150% - California
Limited Water Back-Up and Sump Discharge or Overflow Coverage
Protection Boost Endorsement
Special Coverage Personal Property - Homeowner
Identity Theft or Identity Fraud Expenses Coverage
Personal Injury Coverage
Workers' Compensation - Residence Employees - California
Lenders Loss Payable Endorsement

ADDITIONAL INTERESTS

FIRST MORTGAGEE

BANK OF AMERICA NA ISAOA ATIMA
PO BOX 961291
FORT WORTH, TX 76161-0291
LOAN #265169714

Issued By: NATIONWIDE MUTUAL INSURANCE COMPANY
Home Office Columbus, OH

Nationwide 24-Hour Claims Number
Nationwide Regional Office

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