



BRANCH

Let's get back to getting each other's back.

When insurance was first created, it was meant to be a way for neighbors to band together to protect one another from financial disaster. But somewhere along the line, insurance lost site of why it started in the first place: community.

Together, we can restore insurance back to its original intent.
This is your Branch insurance policy. It contains all the details of your coverage.
Everything you need is in here. We'll keep a copy of this in your account page at
www.ourbranch.com/account so you'll always have it.



BRANCH

PO Box 340380 #42184
Columbus, Ohio 43234-0380
1-833-427-2624

Homeowners Policy

Declarations

BRANCH INSURANCE EXCHANGE

[REDACTED]

MAILING ADDRESS:

[REDACTED] [REDACTED]
[REDACTED]

EMAIL ADDRESS:

[REDACTED]

POLICY NUMBER:

[REDACTED]

PROPERTY ADDRESS:

[REDACTED]
[REDACTED]

INFORMATION AS OF:

01/19/2021

POLICY PERIOD:

09/15/2020 at 12:01 a.m. ET to 09/14/2021 at 11:59 p.m. ET

IMPORTANT INFORMATION

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.

COVERAGE DETAILS FOR THE INSURED PROPERTY

Coverage	Limits of Liability
Dwelling Protection	\$813,000.00
Increased Building Structure Protection	40% of Dwelling Coverage Limit
Other Structures Protection	\$243,900.00
Personal Property Protection	\$447,150.00
Additional Living Expense	Up to 12 months not to exceed \$81,300.00
Family Liability Protection	\$500,000.00 each occurrence
Guest Medical Protection	\$1,000.00 each person
Roof Surfaces Extended Coverage	Included
Water Backup	\$5,000.00
Building Codes	Not Purchased
Electronic Data Recovery Expense	Not Purchased
Increased Limit on Fire Department Charges	Not Purchased
Fair Rental Income	Not Purchased
Additional Coverage on Business Property	Not Purchased
Home Day Care	Not Purchased
Loss Assessments	Not Purchased
Extended Premises	Not Purchased
Additional Coverage for Yard and Garden	Not Purchased
Additional Coverage on Cameras	Not Purchased
Additional Coverage on Jewelry, Watches, and Furs	Not Purchased
Additional Coverage on Musical Instruments	Not Purchased
Additional Coverage on Sports Equipment	Not Purchased
Additional Coverage on Silverware Theft	Not Purchased
Building Materials Theft	Not Purchased
Dwelling in the Course of Construction	Not Purchased
Mine Subsidence Coverage	Not Purchased
Host Protection Coverage	Not Purchased
Personal Umbrella Liability Coverage	See Personal Umbrella Liability Coverage Section
Scheduled Personal Property	See Scheduled Personal Property Section

DEDUCTIBLE	DEDUCTIBLE AMOUNTS
Windstorm and Hail	\$5,000.00
Water Backup	\$500.00
All Other Perils	\$5,000.00

TOTAL PRICE FOR THE POLICY PERIOD	
Premium for Property Insured	\$1,753.02
Premium for Scheduled Personal Property Coverage	\$201.76
Premium for Personal Umbrella Liability Coverage	\$110.64
Fees	\$0.00
Surplus Contribution	\$41.31
Total Price	\$2,106.73

INSURED PROPERTY DETAILS

Please review and verify the information regarding your insured property. Please refer to the Estimated Home Replacement Cost Important Notice (Insert Form Number) for additional coverage information. Contact us if you have any changes.

Location of property	1 [REDACTED] [REDACTED]	Predominant Exterior Wall Type	Brick
Year Built	1922	Roof Surface	Slate
Square Feet	3478	Roof Shape	Hip
Stories	3	Age of Roof	2000
Basement Type	Raised		
Mortgagees: U.S. BANK NATIONAL ASSOCIATION ISAOA C/O US Bank Home Mortgage			
Additional Interested Parties:			
Additional Insureds Information (Trust):			

SCHEDULED PERSONAL PROPERTY COVERAGE

Your policy includes Scheduled Personal Property Coverage. Please refer to the Scheduled Personal Property section of your Policy Declarations (below) and the Scheduled Personal Property Endorsement BF H SPPE CW 122018 for terms, conditions and exclusions applicable to your Scheduled Personal Property Coverage.

SCHEDULED PERSONAL PROPERTY DETAILS

YOUR POLICY DOCUMENTS

Your Homeowners policy consists of the Policy Declarations, and the above documents.

Sgt





BRANCH

PO Box 340380 #42184
Columbus, Ohio 43234-0380
1-833-427-2624

Policy Declarations

Personal Umbrella

Liability Addendum

BRANCH INSURANCE EXCHANGE

NAMED INSURED(S):

[REDACTED]

[REDACTED]

PROPERTY ADDRESS:

[REDACTED]

[REDACTED]

POLICY NUMBER:

[REDACTED]

EMAIL ADDRESS:

[REDACTED]

INFORMATION AS OF:

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POLICY COVERAGES & LIMITS OF LIABILITY

Liability Limit	\$1,000,000.00
Excess Uninsured/Underinsured Motorists Bodily Injury Limit	Not Purchased
Annual Aggregate Liability Limit	\$2,000,000.00
Per Occurrence Deductible	\$1,000 each occurrence
Premium	\$110.64

PRIMARY INSURANCE

You agree that insurance providing coverage for the following types of liability:

- 1) Is in force and will be maintained in force as collectible insurance with limits at least as great as the deductible amounts shown below; 2) Insures all automobiles and recreational vehicles owned, or leased by or regularly furnished to the insured; 3) Insures all premises owned, leased by or leased to the insured; and 4) Insures all watercraft owned, leased by or leased to the insured.

Primary Insurance	Deductible Amounts
Homeowners Liability Coverage	\$300,000 Per Occurrence
Automobile Liability	\$250,000 each person / \$500,000 each occurrence
Uninsured/Underinsured Motorists Bodily Injury	\$250,000 each person / \$500,000 each occurrence
Owned Recreational Vehicles Liability, if not covered under Homeowners Liability Coverage Recreational Vehicles means all-terrain vehicles, motorcycles, motorbikes, golf carts or snowmobiles.	\$250,000 each person / \$500,000 each occurrence
Watercraft Liability, if not covered under Homeowners Liability Coverage	\$300,000 Per Occurrence
Rental Property Liability	\$300,000 Per Occurrence
Loss Assessment	\$25,000 per occurrence

ADDITIONAL EXPOSURES INCLUDED IF PREMIUM INCLUDED:

Youthful Drivers Under Age 25	
Additional Autos	1
Additional Residences	0
Number of Watercraft other than sailboats under 26 feet or outboard motor boats of 25hp or less:	0
Number of All-terrain vehicles:	0
Number of Motorcycle or Motorbikes:	0
Number of Golf Cart and Snowmobiles:	0
Rental Properties (including at primary residence) Addresses:	0

RATING INFORMATION	PREMIUM
Additional Exposures: (Yes or No)	Yes, Included in Premium
Total Premium	\$110.64