

Liberty Mutual
158-14 Northern Blvd
Flushing, NY 11358



Chris Kuo
Frances Kuo
10 Wasserman Hts
Merrimack, NH 03054-4763

Date: August 21, 2014

Dear Chris & Frances,

Please see the enclosed form(s) from Liberty Mutual.

- "Review & Keep" forms for you to file with your insurance documents.
- Certificate of Property Insurance (Binder)

Thank you for insuring with Liberty Mutual. We look forward to providing you with quality coverage and outstanding service.

Sincerely,

Ming Cheung
Prudential Financial Professional



ACTION REQUIRED:

Please review and keep with your insurance documents.

Liberty Mutual
158-14 Northern Blvd
Flushing, NY 11358
Fax: 1-718-886-3848



CONTACT US

For questions, please call us at 1-718-637-5881.



LibertyGuard Deluxe Homeowner Policy Declarations
Liberty Insurance Corporation

FAX:

ATTN:

POLICY NUMBER:

H37-228-242720-40

THESE DECLARATIONS EFFECTIVE

09/05/2014

NAME & ADDRESS

Chris Kuo

Frances Kuo

10 Wasserman Hts

Merrimack, NH 03054-4763

RESIDENCE PREMISES INSURED ☐ Same as Residence

6913 67th Pl

Glendale, NY 11385-6624

POLICY PERIOD 09/05/2014 through 09/05/2015

RESIDENCE PREMISES

6913 67th Pl

Glendale, NY 11385-6624

SECTION I AND II: COVERAGES AND LIMITS UNDER YOUR LIBERTYGUARD HOMEOWNERS POLICY

I: COVERAGE A - YOUR DWELLING	\$	296,000
COVERAGE B - OTHER STRUCTURES ON RESIDENCE PREMISES	\$	29,600
COVERAGE C - PERSONAL PROPERTY	\$	118,400
COVERAGE D - LOSS OF USE OF YOUR RESIDENCE PREMISES	\$	59,200
II: COVERAGE E - PERSONAL LIABILITY (EACH OCCURRENCE)	\$	300,000
COVERAGE F - MEDICAL PAYMENTS TO OTHERS (EACH PERSON)	\$	1,000

DEDUCTIBLE: LOSSES COVERED UNDER SECTION I ARE SUBJECT TO A DEDUCTIBLE OF \$1,000.

Hurricane Deductible (if applicable) 5%

Wind Deductible (if applicable) \$1,000

NET PREMIUM: \$960.00

PAID IN FULL YES

Replacement Cost Coverage ☐ Yes ☒ No

Expanded Replacement Cost ☒ 25% ☐ No

Functional Replacement ☐

Mortgagee 1

CENTRAL LOAN ADMIN & REPORTING

Loan #: 81370551

Isaoa / Atima

PO Box 202028

Florence, SC 29502-2028

David M. Gray *Dexter R. Legg*

President

Secretary

Countersigned by: *Stephen J. McAnnis*

Date: August 21, 2014

**CERTIFICATE (BINDER) OF PROPERTY INSURANCE**

This is to certify that Chris Kuo is insured for the coverage
Frances Kuo

Name of Policyholder(s)
and Provisions of a Deluxe Homeowner under H37-228-242720-40 for \$296,000
(Type of policy) (Policy number) (Amount)

Subject to a deductible of \$1,000 for a period of one year from 09/05/2014 to 09/05/2015
(Amount) Date Date

For property located at 6913 67th Pl
Glendale NY 11385-6624

Hurricane Deductible (if applicable) 5% Wind Deductible (if applicable) \$1,000

Annual Premium \$960.00 **PAID IN FULL** YES

Replacement Cost Coverage ☐ Yes ☒ No Endorsement Effective Date 09/05/2014

Expanded Replacement Cost ☒ 25% ☐ No Functional Replacement ☐

Loss, if any, payable to the insured and the
"Mortgagee/Loss Payee" Shown below as their
interest may appear.

Mail address if different from property address.

CENTRAL LOAN ADMIN & REPORTING

10 Wasserman Hts

Loan #: 81370551

Merrimack, NH 03054-4763

Isaoa / Atima

PO Box 202028

Florence, SC 29502-2028

This certification or verification of insurance is not an insurance policy and does not amend, extend or alter the coverage afforded by the policies listed here. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate or verification of insurance may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies.

Billing Address:

LIBERTY MUTUAL
PO BOX 8400
DOVER NH 03821-8400

For mortgage company and loss payee
inquiries call or write:

1-800-409-0733
PO BOX 29017
PHOENIX, AZ 85038

Dexter R. Lapp David M. Jony
Secretary President

Dated: 08/21/2014 at: _____

Stephen J. McAnnam

Countersigned
AUTHORIZED REPRESENTATIVE