



Your address  
 Your address  
 Your phone number  
 Your website

**PREVIEW DECLARATION (THIS IS NOT A LEGAL COPY)**

**Policy ID: 10-2014-2714**  
**Please read your policy closely**

**DECLARATION, Homeowners Form 3**

**Amended Date: 05/05/2015**

<b>Mail To:</b> Named Insured 2 Address Springfield, MO 65806	<b>Named Insured(s):</b> Named Insured Named Insured 2	<b>Agency:</b> Agent or Agency Agency Address Springfield, MO 65806
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<b>Policy Term Effective Date:</b> 05/06/2014, 12:01AM <i>Standard Time</i>	<b>Policy Term Expiration Date:</b> 05/06/2015, 12:01AM <i>Standard Time</i>
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**Property 1 - Insured's Address - South Point OH 45680 - Lawrence County** **Property: 1 of 1**

Section I	COVERAGE LIMIT	PREMIUM
Coverage A - Residence	\$80,000	\$343.00
Coverage B - Appurtenant Structures	\$8,000	\$0.00
Coverage C: Personal Property	\$40,000	\$0.00
Coverage D - Additional Living Expense	\$16,000	\$0.00
Section II	COVERAGE LIMIT	PREMIUM
Coverage E - Personal Liability <span style="float: right;"><i>(Each Occurrence)</i></span>	\$100,000	\$0.00
Coverage F - Medical Payments to Others <span style="float: right;"><i>(Per Person)</i></span>	\$1,000	\$0.00
	<i>(Each Occurrence)</i>	\$25,000
Optional Items	COVERAGE LIMIT	PREMIUM
Personal Property Replacement Cost	***	\$51.00

**Policy Subject to the Following Forms and Endorsements:** HO-00-03 04-91, HO-03 , 01-14-a 01-14, IDR 01-14, HO-04-90 04-91, HO-04-96 04-91, ML-223 2.0, HO-01-34 01-01, ML-224 03-02

	DATE 03/27/2015
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Coverage Premium: **\$394.00**  
Fees: **\$0.00**  
Total: **\$394.00**

**RATING INFORMATION:**

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■ **Coverage A - Residence: *Property 1***

Deductible: \$1,000.00  
Construction: *Frame*  
Protection Class: *1 thru 6*  
Territory: *Lawrence (38)*  
Additional Families: *No*

■ **Underwriting Questionnaire: *Property 1***

**Applicant Questions**

Applicants Age: *04/24/1939*  
Applicants occupation: *Retired*  
Where employees: *N/A*  
Marital Status (Married, Single, Separated, Divorced): *Widow*  
Name of Previous Carrier: *State Farm*  
What is the applicant's interest in the property (lease, life estate, outright ownership, other): *Life Estate*  
How was applicant's interest in the property acquired (deed, will, land contract, inherited, other): *Deed*

**Property Questions**

Purchase price and date of purchase: *N/A*  
Approximate age of dwelling: *40*  
Market Value of Property (excluding land): *85000*  
Approximate Replacement Cost of Property: *120000*  
Is the premises in excess of 3 acres: *No*  
Any farm type exposures: *No*  
Any detached garages or outbuildings: *Outbuilding*

**Agent Questions**

Have you seen the property & when was the inspection: *Yes 2014*  
How many years have you known the applicant: *New*  
How well (very well, casually, stranger): *New*

**MORTGAGEE(S):**

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**Property 1 - Insured's Address; South Point OH 45680**

- *1st Mortgagee*  
Mortgagee  
Mortgagee Address  
Springfield, MO 65806

**ADDITIONAL INTEREST(S):**

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- Additional Interest 1  
Additional Interest Address  
Springfield, MO 65806  
Interest: *Additional Insured*
- 

**This policy does not cover damage from flood. For information about flood insurance, contact the National Flood Insurance program or your insurance agent, Agent or Agency .**





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	<i>(Each Occurrence)</i>	\$25,000
Optional Items	COVERAGE LIMIT	PREMIUM
Personal Property Replacement Cost	***	\$51.00

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Construction: *Frame*  
Protection Class: *1 thru 6*  
Territory: *Lawrence (38)*  
Additional Families: *No*

■ **Underwriting Questionnaire: *Property 1***

**Applicant Questions**

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Applicants occupation: *Retired*  
Where employees: *N/A*  
Marital Status (Married, Single, Separated, Divorced): *Widow*  
Name of Previous Carrier: *State Farm*  
What is the applicant's interest in the property (lease, life estate, outright ownership, other): *Life Estate*  
How was applicant's interest in the property acquired (deed, will, land contract, inherited, other): *Deed*

**Property Questions**

Purchase price and date of purchase: *N/A*  
Approximate age of dwelling: *40*  
Market Value of Property (excluding land): *85000*  
Approximate Replacement Cost of Property: *120000*  
Is the premises in excess of 3 acres: *No*  
Any farm type exposures: *No*  
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**Agent Questions**

Have you seen the property & when was the inspection: *Yes 2014*  
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How well (very well, casually, stranger): *New*

**MORTGAGEE(S):**

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**Property 1 - Insured's Address; South Point OH 45680**

- *1st Mortgagee*  
Mortgagee  
Mortgagee Address  
Springfield, MO 65806

**ADDITIONAL INTEREST(S):**

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- Additional Interest 1  
Additional Interest Address  
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Territory: *Lawrence (38)*  
Additional Families: *No*

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