

HOMEOWNERS POLICY

American National Property And Casualty Company
West Virginia Proposal



Prepared For: **DENZEL & DEBRA WARD**

Residence to Be Insured: 1412 WHITTEN RIDGE RD
MILTON, WV 25541-8452

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REWARDS & DISCOUNTS, OTHER ADJUSTMENTS

Common Cause of Loss Deductible	For Qualifying Account
Cashback	For Qualifying Account
Auto-Home	For Qualifying Account

DEDUCTIBLES

Your All/Other Peril Deductible (while not vacant)	\$500
Your Wind Hail Deductible	\$500

COVERAGE OVERVIEW

Discounts and adjustments other than Three Line and/or Auto-Home Discounts, if applicable, have been applied to premium in this section.

Coverage A: Dwelling	\$296,000	\$2,282
- Extended Replacement Cost	\$74,000	
Coverage B: Other Structures	\$29,600	
Coverage C: Contents/Personal Property	\$222,000	
Coverage D: Loss of Use	\$74,000	
Coverage E: Personal Liability	\$500,000	
Coverage F: Medical Payments to Others	\$5,000	

ENDORSEMENTS

Discounts and adjustments have not been applied to premium shown in the Endorsement section.

SH92565	Identity Theft Protection	\$50,000	Included
SH92764	Home Systems and Service Line	See Policy Features	Included
SH3.47	American Natl Homeowners Pol	<i>Endorsed</i>	0

Taxes/Fees:	\$11.32
Subtotal:	\$2,293.32
Auto-Home	(\$223)

Total Premium: 12-Month Policy Term **\$2,070.32**

SERVICE LINE COVERAGE - \$10,000

Many homeowners do not realize they are responsible for repairing buried service lines connected to their home or other structures, often at their own expense. Homeowners policies typically exclude these kinds of losses. This automatic enhancement covers repairs and other related expenses which are your legal responsibility and result from failed underground service lines, such as exterior water, sewer, electrical, and communication lines. A separate deductible applies to this coverage enhancement.

HOME SYSTEMS BREAKDOWN COVERAGE - \$50,000

Homeowners policies often exclude mechanical breakdown-type losses, which can result in costly repairs. This automatic enhancement covers accidents to certain equipment in your home, such as your heating and air conditioning systems, appliances and computers, as well as entertainment and electrical systems. A separate deductible applies to this coverage enhancement.

IDENTITY THEFT COVERAGE - \$50,000

One of the fastest growing crimes in the U.S. – Thieves can use your identity to run up debts, damage your reputation, and compromise your financial security. This automatic enhancement reimburses costs from identity theft for any household member. It also provides services like internet monitoring for black market trafficking of your identity and alerts when your personal information is used to apply for credit.

Limitations apply to certain coverage features. There is no deductible for covered identity theft claims.

CASHBACK

You are automatically enrolled in exclusive, money-saving programs from American National, when your account qualifies. Cashback rewards you by refunding 25% of your combined first-year premiums when you remain claim-free for three consecutive years on both your auto and homeowners policies.

COMMON CAUSE OF LOSS DEDUCTIBLE

Common Cause of Loss Deductible can save you hundreds in deductibles from a common occurrence, regardless of the number of items damaged or destroyed.

QUOTING DETAILS

Effective Date	8/18/2023	Rates Effective (NB)	8/18/2023	Zone	019
Building Size	Single Family	Year of Construction	1999	Construction Type	Frame
County	MASON	Prim Dwelling Roof Year	1999	Miles to Station	7.1 - 10.0
Fire Department ID	10944	Protection Class	10	Feet to Hydrant	Under 601
Fire Department Name	VALLEY VOLUNTEER FPSA				

THIS IS A PROPOSAL

This is a proposal, not a binder of coverage nor a recommendation of coverage. This is an example of some of the coverages and limits available. The premium shown is based upon the rating factors available at the time of the quote. Actual premium may increase or decrease from the premium shown. This notice contains only a general description of coverage and is not a statement of contract. All coverages are subject to the insuring agreements, exclusions, and conditions of the policy and applicable endorsements.

POLICY FEATURES

A per-item limit may apply on some of the coverages listed.

ADDITIONAL COVERAGES

Credit Card Forgery	\$1,000
Debris Removal	Additional 5% of Coverage A
Fire Department Charges	\$500
Furnishings in Apt Rented to Others	\$2,500
Inflation Guard	Included
Loss Assessment (Sec I - Property)	\$1,000
Ordinance & Law (No Dmg Threshold)	\$5,000
Plants & Landscaping w/in 250 ft	\$14,800
Removal of Fallen Trees	\$1,000

ADDITIONAL INCLUDED FEATURES

Identity Theft Protection	\$50,000
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CONTENTS & SPECIAL LIMITS FOR PERSONAL PROPERTY

Business Use Off Premises	\$1,000
Business Use On Premises	\$2,500
Computer Hardware and Software	\$5,000
Contents Replacement Cost	Included
Cov C World-Wide Named Peril Cov	Included
Electronic Equipment in/on Vehicle	\$1,500
Grave Markers	\$5,000
Lawn Implements & Personal Mobility	\$20,000
Market Value for Antiques	Included
Money	\$300
Property At Insd's Other Res	\$33,300
Property In Self-Storage	\$22,200
Securities	\$1,500
Single Item Dmg'd by Power Surge	\$1,500
Spare Parts and Accessories	\$2,000
Theft of Comic Books	\$2,500
Theft of Guns	\$3,000
Theft of Jewelry, Watches, Furs	\$2,500
Theft of Oriental Rugs, Wall Art	\$10,000
Theft of Silverware	\$2,960
Theft of Tools	\$10,000
Trailers Not With Watercraft	\$1,500
Watercraft	\$2,000

DWELLING & OTHER STRUCTURES

Cov A & B, Open Peril w/Excl	Included
Non-Historic Construction	Included
Repl Cost Fences - Non-wood	Included

LOSS OF USE (OF DWELLING)

Addtl Liv Exp & Loss of Use	36 Months
Includes Kenneling of Pets	Yes
Prohibited Use by Civil Authority	2 Weeks

SECTION II-LIABILITY COVERAGES

Bodily Injury, Prop. Dmg, Defense	Included
Damage to Property of Others	\$500
Loss Assessment (Sec II - Liab)	\$1,000
Special Liab. Lim. for Dogs/Equine	\$10,000

OTHER COVERAGE YOU MAY WANT TO CONSIDER

Earthquake Coverage	Not Included
Flood Insurance	Not Included
Recreational Vehicle Policy	Not Included
Watercraft Policy	Not Included

ENDORSEMENTS & OPTIONAL COVERAGE YOU MAY PURCHASE

SH9207	Add Res Prem-Rented to Others	SH9041	Additional Insured
SH92452	Blnkt Jewel Watch Fur \$5k	SH91227	Broadened Water Backup
SH9401	Business Merchandise Coverage	SH9695	Child Care (4-6 Children)
SH9819	Contractor's Interest	SH9053	Credit Card Fund Transfer
SH9292	Dwelling Under Construction	SH92497	Enhanced Loss Settlement
SH9304	Fire Department Service Charge	SH9380	Home Day Care (1-3 Children)
SH91794	Home Hardware/Software	SH92510	Inc for Prop in Self Storage
SH92496	Inc for Serv Veh & Lawn Impl	SH92500	Inc for Tools & Tool Boxes
SH92508	Inc Liab Lmts for Dogs/Equine	SH9072	Incid Farm and Animal Liab Cov
SH9071	Incidental Business Pursuits	SH91045	Increased Cov for Service Sets
SH91044	Increased Coverage for Guns	SH32504	Loss Assessment Coverage
SH9468	Mine Subsidence Cov-Dwelling	SH9621	Mine Subsidence Cov-Nondwell
SH31028	Modified Replacement Cost	SH92507	O or L 25% at 10% Loss Lmt
SH91412	O or L 25% at 50% Loss Lmt	SH9042	Office Priv School Studio
SH9833	Other Structure Restriction	SH9050	Pers Property-Other Residence
SH9082	Personal Injury Coverage	SH9245	Scheduled Personal Property
SH9781	Theft Coverage/Dwell Und Const	SH9807	Vacancy Coverage
SH9661	Water Backup Of Sewers Drains		

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