



Esurance Insurance Services, Inc.
P. O. Box 5250
Sioux Falls, SD 57117-5250
1-800-ESURANCE (1-800-378-7262)

Esurance Insurance Company
650 Davis Street
San Francisco, CA 94111

Homeowners Policy Declarations-Amended

Information as of July 23, 2019

Your Policy Effective date is July 23, 2019

Summary

Named Insured(s)

Joseph Lavalle
Gerard John B. Paras

Mailing Address

15213 Eagle Bay Way
Apple Valley, MN 55124

Policy Number

HPMN010697539

Your policy provided by

Esurance Insurance Company

Policy period

Beginning January 11, 2019 through
January 11, 2020 at 12:01 a.m. standard
time

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.

Policy number: HPMN010697539
Policy effective date: July 23, 2019
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Total Premium for the Policy Period

Premium for property insured	\$1,432.76
MN Fire Insurance Surcharge	\$7.13
Total change in premium	\$0.00
Full term premium	\$1,432.76

** If you do not pay in full, you will also be charged an installment fee(s). Refer to your bill for installment fee information*

Discounts (included in your total premium)

Multi-Policy	Home Buyer
Home Safety Features	Smoke-Free
Preferred Buyer	Claim-Free
Loyal Customer	

Total discounts	\$1,080.25
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Insured property details

Please review and verify the information regarding your insured property. Please refer to the Estimated Home Replacement Cost Important Notice (HN430000 CW 01 14) for additional coverage information. Contact us if you have any changes.

Location of property insured:

15213 Eagle Bay Way, Apple Valley MN 55124

Dwelling Style:

Built in 2016; 1 Family; 2800 sq. ft.; 2 stories

3200

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Insured property details (continued)

Foundation:

Basement
0% finished

Attached structures:

Built in Garage - 3 or more cars

Detached structures:

None

Exterior wall types:

Vinyl/aluminum/plastic siding?

*Does 2nd floor
Window has
Lock / Deaden*

Interior features:

Kitchen - Custom
Half Bath - Semi-Custom

Full Bath - Semi-Custom
1 - Fireplace

Additional details:

None

Year System(s) Updated:

HVAC: 2016

Plumbing: 2016

Electrical: 2016

Fire protection details:

Fire department subscription- No
ft. to fire hydrant

> 1 - 2 miles to fire department

Roof surface material type:

Asphalt shingles

Roof details:

Predominant roof type: Asphalt shingles
Roof geometry- Gable

Age of roof-'3 years'

Policy number: HPMN010697539
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Insured property details (continued)

Mortgagees (listed in order of precedence)

Spire CU ISAOA ATIMA
Po Box 130670, Roseville, MN 55113
9803615

Additional Interested Parties:

None

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Coverage detail for the property insured

<i>Coverage</i>	<i>Limits of Liability</i>	<i>Applicable Deductible(s)</i>
Dwelling Protection	\$529,158	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Other Structures Protection	\$26,458	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Personal Property Protection	\$317,495	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Additional Living Expense	Up to 12 months not to exceed \$52,916	
Family Liability Protection	\$300,000 per occurrence	
Guest Medical Protection	\$2,500 each person	
Roof Surfaces Extended Coverage	Included	
Water Backup	\$5,000	•\$500 All other perils
Increased Building Structure Protection	Not Purchased*	
Electronic Data Recovery Expense	Not Purchased*	
Coverage on Jewelry, Watches, and Furs	\$5,000 per occurrence \$1,000 per item	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Coverage on Cameras	\$1,000 per occurrence \$1,000 per item	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Coverage on Musical Instruments	\$1,000 per occurrence \$1,000 per item	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Coverage on Sports Equipment	\$1,000 per occurrence \$1,000 per item	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Extended Premises	Not Purchased*	
Fair Rental Income	Not Purchased*	
Fire Department Charges	\$500 total aggregate	
Golf Cart	Not Purchased*	

** This coverage can provide you with valuable protection. Call 1-800-ESURANCE (1-800-378-7262) to talk about the availability of this coverage and whether it meets your needs.*

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<i>Coverage</i>	<i>Limits of Liability</i>	<i>Applicable Deductible(s)</i>
Eco Upgrade	Not Purchased*	
Home Day Care	Not Purchased*	
Coverage on Business Property	\$1,000 on premises	•\$5,292 Windstorm and Hail •\$1,000 All other perils
Coverage on Silverware Theft	\$2,500	•\$1,000 All other perils
Loss Assessments	Not Purchased*	
Additional Coverage for Yard and Garden	Not Purchased*	

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Scheduled Personal Property Coverage

Not Purchased*

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Your policy documents

Your Homeowners policy consists of the Policy Declarations, and Policy Declarations Addendum, and the following documents. Please keep them together.

·H100000 CW 01 14	Personal Homeowners Policy
·H200000 MN 05 14	Minnesota Amendatory Endorsement
·H110000 MN 05 15	Officer Signatory Endorsement
·H310000 CW 01 14	Roof Surfaces Extended Coverage Endorsement
·H330000 MN 05 14	Windstorm and Hail Deductible Endorsement
·H840000 CW 01 14	Water Backup-Coverage WB

Other Products Purchased

These are additional products, purchased through Esurance, which are not a part of your Homeowners Insurance Policy.



Authorized Representative

Policy Endorsement

The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

Roof Surfaces Extended Coverage – H310000 CW 01 14

In **Section I Conditions**, item 5, **How We Pay For A Loss**, provision c) (titled "Building Structure Reimbursement.") the fifth paragraph is replaced by the following:

Building Structure Reimbursement will not apply to:

- 1) property covered under **Personal Property Protection–Coverage C**;
- 2) property covered under **Other Structures Protection–Coverage B** that is not a "*building structure*";
- 3) wall-to-wall carpeting, fences, awnings and outdoor antennas, whether or not fastened to a "*building structure*";
or
- 4) land.

All other policy terms and conditions apply.