



Policy Number:  
NCRF78368600

Statement Date:  
June 20, 2024

Named Insured:  
GLORIA GORDON  
TERRY GORDON  
2203 MEADS ST  
ELIZABETH CTY, NC 27909  
(252)202-3571  
gees66@hotmail.com

Insurance Representative:  
L03001E  
Helmsman Insurance Agency LLC  
Liberty Mutual Group Inc - Raleigh  
4109 WAKE FOREST ROAD SUITE 100  
RALEIGH, NC 27609  
lmsupport@sagesure.com

Additional Insured:  
None

Policy Form:  
Homeowners (HO3)

CO-INSURANCE CONTRACT

Policy Period:

June 20, 2024 - June 20, 2025 \*

\* 12:01 AM local time at location  
of the residence premises

Residence Premises:

2203 MEADS ST  
ELIZABETH CTY, NC 27909

Transaction Type:

Endorse

Trans Effective Date:

June 20, 2024

Trans Amount: \$ 15.00

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling .....	\$377,000	\$2,018	E. Personal Liability - Each Occurrence	\$500,000	\$24
B. Other Structures .....	\$37,700	Included	F. Medical Payments to Others - Each Person	\$5,000	Included
C. Personal Property .....	\$188,500	Included			
D. Loss of Use .....	\$75,400	Included			

Breakdown of Premium:

	Limit	Premium
Section I and II Premium		
HO 04 84 06 12 - Limited Water Back-Up and Sump Discharge or Overflow Coverage - North Carolina	\$25,000	\$40
SL HO0511 06 22 - Service Line Enhancement	\$10,000	\$40



Policy Number:  
NCRF78368600

**Breakdown of Premium Continued:  
Discounts, Credits, and Surcharges**

Automatic Smoke Detectors  
Prime Time Discount  
Multi-Policy Discount  
Surplus Contribution\*

**Premium:**

Included  
Included  
Included  
\$106

\*Surplus Contribution and Fees are in addition to your Policy Premium and are included in the Grand Total

**Total Policy Premium**

\$2,228

**Deductibles (Section I Only)**

In case of loss under Section I, we cover only that part of the loss over the deductible stated:

Windstorm or Hail ( 1% of Coverage A)	\$3,770
Service Line	\$500
All Other Perils	\$1,000

**Mortgagees & Other Interests:**

None

**Basic Rating Information:**

<b>Territory</b> 150	<b>County</b> PASQUOTANK	<b>Construction Year</b> 1990	<b>Construction Type</b> Frame	<b>Roof Shape</b> Gable - Unbraced	<b>Roof Age</b> 12 Years
<b>Public Protection Class</b> 3	<b>Rating Tiers Cat/Non-Cat</b> 6	<b>Structure Type</b> Single Family Dwelling	<b>Opening Protection</b> Unknown	<b>Fire Protective Device</b> None	<b>Theft Protective Device</b> None
<b>Interior Sprinkler System</b> None	<b>Automatic Smoke Detectors</b> Yes	<b>Occupancy</b> Owner Occupied	<b>No. Of Stories</b> 1		

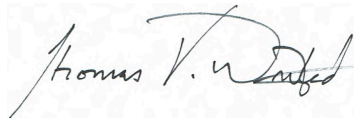
**Mandatory Policy Forms and Endorsements:**

HO 00 03 05 11	Homeowners 3 - Special Form
HO 03 12 05 11	Windstorm or Hail Percentage Deductible
HO 04 90 05 11	Personal Property Replacement Cost Loss Settlement
HO 32 44 01 19	Home-Sharing Host Activities Amendatory Endorsement
HO 32 46 05 03	Insert - North Carolina
HO 32 32 01 24	Special Provisions – North Carolina
HO 34 02 02 17	Aircraft Liability Definition Revised to Remove Exception for Model or Hobby Aircraft
HC0100029 03 13	No Water Back Up And Sump Discharge or Overflow Coverage As A Result of Flood
HC31A1C01 02 17	Flood, Earthquake, Mudslide, Mudflow, Landslide or Windstorm or Hail Insurance Notice
HO P 032 06 12	Limited Home Day Care Coverage Advisory Notice to Policyholders - North Carolina
HC0300013 05 12	Flood Insurance Notice
IL N 023 10 20	Extraordinary Life Event
HO P 063 10 15	Advisory Notice To Policyholders Regarding Home-Sharing Services
IL P001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
RECIP 06 22	Special Provisions and Definitions

IN WITNESS, WHEREOF, the Company has caused the facsimile signatures of its authorized representative to be affixed hereto.

SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE (SURE)

**Countersignature:**



**Countersigned by Authorized Representative:**

**Thomas V. Wixted**

**Date:** August 15, 2024

**CUSTOMER SERVICE**

**For questions about your policy, call your Insurance Representative:**  
(844) 572-6924

**For claim service, contact SureChoice Underwriters Reciprocal Exchange (SURE) directly at:**  
(800) 481-0622  
Or file a claim online at: [www.MySageSure.com](http://www.MySageSure.com)

**For billing inquiries:**  
(800) 481-0661

**To make a payment:**  
Register for an account at [www.MySageSure.com](http://www.MySageSure.com) to access your policy online and make secure payments. Payments can also be mailed to:  
Sagesure Insurance Managers, LLC  
P.O. Box 896671  
Charlotte, NC 28289-6671