

POLICY DECLARATIONS

American Modern Property and Casualty Insurance Company

Dwelling Special Renewal



Premium Summary

Dwelling #1:	\$1,450.00
4402 EAMES LN WOODBIDGE VA 22193-2632	
Policy Coverages	\$0.00
Additional Costs	\$0.00
Total Policy Premium	\$1,450.00

Note: a minimum earned premium of \$0.00 applies to this policy.

Policy Discounts

Claims Free Discount
Association Discount

Dwelling Discounts

The following discounts apply to one or more dwellings on this policy.

4402 EAMES LN, WOODBRIDGE VA 22193-2632
Local Smoke and/or Burglar Alarm
Deadbolts, Smoke Alarm and Fire Extinguisher

Policy Summary

Policy Number:
103-327-391

Policy Period:
01/31/2025 to 01/31/2026 12:01 A.M. Standard Time

Named Insured(s):
LAMAR CURTIS
4614 DALE BLVD
WOODBIDGE VA 22193-4740

Contracted Agency:
COMPARION INSURANCE AGENCY LLC - #012154
175 BERKELEY ST
CA LIC# 6009018
BOSTON MA 02001

Your Agent:
ELISABETH CAITLYN WOOLCOCK - #216285
1511 SUNDAY DR STE 200
RALEIGH NC 27607

Dwelling #1: 4402 EAMES LN, WOODBRIDGE VA 22193-2632

Occupancy:	Residence Type:	Construction Type:	Year Built:	Protection Class Code:	Territory:
Rental	1 Family Residence	Brick Veneer	1984	2	4

Additional Interests

Description of Interest:	Name:	Address:
Lienholder	NATIONSTAR MORTGAGE, LLC	PO BOX 7729, SPRINGFIELD OH 45501-7729

Loan/Contract Number: 1821490362

Coverage Detail

Coverage	Limit / Description	Premium
Dwelling		\$1143.00
Limit	311,982	
Loss Settlement	Replacement Cost	
All Other Peril Deductible	500	
Wind and Hail Deductible Percentage	0.5%, \$1,000 Min	
Wind and Hail Deductible	1,560	
Other Structures	31,198	Included
Loss Settlement	Replacement Cost	
Personal Property	2,500	\$8.00
Loss Settlement	Actual Cash Value	
Additional Living Expense	31,198	Included
Fair Rental Value	31,198	Included
Water Damage		Included

Dwelling Special Policy Declaration

American Modern Property and Casualty Insurance Company

Policy Period: 01/31/2025 - 01/31/2026

Policy Number: 103-327-391

Policy Type: Dwelling Special



Limit	Full	
Mold and Remediation - Property	311,982	Included
Water Backup and Sump Overflow	5,000	\$50.00
Deductible	250	
Premises Liability	500,000	\$135.00
Medical Payments	500 Per person/25,000 Per occurrence	Included
Property Manager Premises Liability Extension		Included
Ordinance or Law	311,982	\$114.00
Vandalism or Malicious Mischief		Included
Deductible	500	
Fire Department Service Charge	500	Included
Mold Exclusion - Premises Liability		Included

Important Information

This dwelling does not have coverage for the peril of flood.

This dwelling does not have coverage for the peril of earthquake.

Premium \$1,450.00

YOU HAVE NOT ELECTED TO PURCHASE ONE OR MORE OF THE AVAILABLE COVERAGES THAT PROVIDE ADDITIONAL PROTECTION IN THE EVENT OF A LOSS, WHICH MAY INCLUDE INCREASED DWELLING COVERAGE LIMITS SUCH AS EXTENDED REPLACEMENT COST AND LAW AND ORDINANCE COVERAGE. FOR ADDITIONAL INFORMATION REFER TO THE NOTIFICATION INCLUDED IN YOUR NEW OR RENEWAL POLICY.

Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

Policy Level Forms (Forms that apply to all Dwelling)

DS-VA-A-0001(07-23) - Special Provisions – Virginia

IL-CW-G-0010(07-17) - Additional Policy Protection

IL-CW-G-0001(01-15) - Signature Endorsement

DS-VA-P-0001(05-23) - Dwelling Special Policy - Virginia

DL-VA-A-0001(05-23) - Special Provisions - Virginia

Forms that apply to Dwelling #1: 4402 EAMES LN, WOODBRIDGE VA 22193-2632

DY-CW-X-0003(01-15) - Premises Liability Swimming Pool Slide and Diving Board Exclusion

DY-CW-X-0001(01-16) - Premises Liability Lead Paint Liability Exclusion

DW-CW-N-0002(10-20) - Important Notice - Terrorism Insurance Coverage

DW-VA-C-0003(05-23) - Ordinance Or Law Coverage - Virginia

DW-VA-C-0004(07-23) - Reduction in Coverage When Vacant or Unoccupied - Virginia

DS-CW-C-0007(04-21) - Water Backup And Sump Overflow

DY-CW-C-0005(01-16) - Property Manager - Premises Liability

IP-CW-C-0004(01-15) - Reinstatement of Limit

DY-CW-X-0002(01-15) - Premises Liability Fungi, Wet or Dry Rot, or Bacteria Exclusion

DW-CW-G-0002(01-15) - Cap on Losses From Certified Acts of Terrorism

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IP-VA-N-0001(06-17) - Important Notice Construction Cost Index Reduction in Coverage - Virginia

DW-VA-C-0001(06-17) - Wind Or Hail Deductible - Virginia

DY-VA-C-0001(05-23) - Premises Liability Endorsement - Virginia

DS-VA-C-0010(07-23) - Additional Living Expense And Fair Rental Value - Virginia

DY-CW-G-0001(01-15) - Premises Liability Cap on Losses from Certified Acts of Terrorism

DS-CW-G-0001(01-15) - Construction Cost Index

Policy Maintenance Information

It's easy to manage your policy online 24/7. You can make payments, file claims, view policy documents, and more. Go to amig.com to create an account or log in today!

**PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY.
IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT:**

American Modern Property and Casualty Insurance Company
(800) 543-2644

Report a Claim: 1-800-375-2075

American Modern Insurance Group

Mailing address
PO Box 5323
Cincinnati, OH 45201-5323

Main Administrative Office
7000 Midland Blvd.
Amelia, OH 45102-2607

