



Swyfft LLC · PO Box 21649 New York, NY 10087-1649

POLICY NUMBER: SB01-083986-00
 DATE OF ISSUE: 03/14/2024

HOMEOWNERS
HO DS 01 04 23
 New Business

HOMEOWNERS POLICY DECLARATIONS

Company Name: Benchmark Insurance Company	
Producer Name: Swyfft Insurance Services	
Named Insured:	Hector Ochoa
Mailing Address:	12823 Tokenhouse Ln Houston, TX 77047
The Residence Premises Is Located at The Above Address Unless Otherwise Stated:	
Policy Period Year(s)	
Number of Year(s):	
From: 3/14/2024	12:01AM standard time at the residence premises
To: 3/14/2025	12:01AM standard time at the residence premises

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions.

Coverage is provided where a premium or limit of liability is shown for the coverage.

Section I – Coverages	Limit of Liability	
A. Dwelling	\$369,013	
B. Other Structures	\$25,000	
C. Personal Property	\$100,000	
D. Loss of Use	\$40,000	
Section II – Coverages		
E. Personal Liability	\$300,000	Each Occurrence
F. Medical Payments to Others	\$5,000	Each Person
Section III – Additional Coverages		
Water Back-Up/Sump Discharge	\$10,000	
Roof Materials Payment Schedule	Yes	
Subtotal Annual Premium	\$2,242.00	
Policy Fee	\$100.00	
Credit Card Convenience Fee	\$0.00	
Total Annual Premium and Fees	\$2,342.00	

Forms and Endorsements Made Part of This Policy (Number(s) and Edition Date(s))		
Texas Complaints Notice	HO SW TX TCN AD	07 23
Privacy Notice	SW HO BIC PRI	10 21
Texas Period to File a Claim or Bring Legal Action Against Us Notice - Windstorm or Hail - Catastrophe Area	IL N 178	03 13
Pollution Exclusion - Disclosure Notice	HO SW TX PE NT	07 21
Use of Credit Information Disclosure	PC328	06 23
Consumer Bill of Rights	CBR TX	11 21
DECLARACIÓN DE DERECHOS DEL CONSUMIDOR (Consumer Bill of Rights)	CBR TX	11 21
Homeowners Policy Declarations	HO DS 01	04 23
Disclosure Regarding Flood Coverage	HO SW TX DRFC	08 23



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Homeowners 3 - Special Form	HO 00 03	05 11
Actual Cash Value Amendatory Endorsement	HO SW ACV	08 23
Texas Deductible Disclosure Notice	HO SW N DED TX	10 23
Residence Premises Definition Endorsement	HO 06 48	10 15
Windstorm or Hail Percentage Deductible	HO 03 12	05 11
Roofing Materials Payment Schedule	SW HO ACV ROOF	06 21
Personal Property Replacement Cost Loss Settlement - Texas	HOSW 23 04	04 17
Limited Water Back-Up and Sump Discharge or Overflow Coverage - Texas	HO SW 04 69	07 21
Personal Injury Coverage - Texas	HO 24 50	05 11
Animal Liability Sublimit Endorsement	HO SW 05	04 18
Animal Liability Exclusion for Vicious Dogs	HO SW 05X	03 23
Special Provisions - Texas	HO SW 01 42	04 23

Deductibles	
All Other Perils	1% (\$3,690.13)
Wind/Hail	2% (\$7,380.26)
Refrigerated Property	\$100

Section II – Other Insured Locations (Address):

Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number
Freedom Mortgage Corporation ISAOA/ATIMA	PO Box 22670 Rochester, NY 14692	0149694796

Loss Payee(s) – Personal Property (Name and Address of Loss Payee and Personal Property Involved)		
Name	Address	Personal Property

Rating Information	
Occupancy Type: Owner	Year Built: 2022
Roof Age: 2	Roofing Material: Architectural Shingles

Countersignature Of Authorized Representative		
Name:	Andrew M. O'Brien	Elisabeth Rosandich
Title:	President	Secretary
Signature:		
Date:	3/14/2024 12:00:00 AM	3/14/2024 12:00:00 AM