

Customer Information

Chandra Hopkins
 830 PLEASANT HILL LN
 BOWIE, MD 20716-1780

Date Prepared: 04/25/2019

Policy Period: 04/27/2019 to 04/27/2020

Agent Information

WORLDWIDE INS NETWORK INC
 4121 BEECHWOOD DR
 GREENSBORO, NC 27410-8118

Phone Number: (866) 472-3326

Email: libbysmith@smartchoiceagents.com

Agent #: 551995

PREMIUM SUMMARY

	Premium
Primary Coverages - Optimum	\$1,448.00
Other and Optional Coverages	\$65.00
Discounts and Surcharges	-\$289.00
Your total policy premium for 12 months is	\$1,224.00

DWELLING LOCATION

830 PLEASANT HILL LN
 BOWIE, MD 20716-1780

PRIMARY COVERAGES

Dwelling	Other Structures	Personal Property	Additional Living Expenses	Personal Liability	Medical Payments
\$200,000	\$20,000	\$100,000	\$40,000	\$100,000	\$1,000

DEDUCTIBLES

	Amount
All Perils Deductible	\$500.00

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

OTHER AND OPTIONAL COVERAGES

	Limit	Premium
Extended Dwelling Coverage	100%	Included
Personal Property Replacement Cost		Included
Building Ordinance or Law Coverage	10%	Included
Refrigerated Products		Included
Sewer & Water Back-Up for Bldg & Contents	15,000	\$65.00
Loss Assessment	5,000	Included

Total	\$65.00
DISCOUNTS AND SURCHARGES	Premium
Burglar Alarm Credit	-\$29.00
Sprinkler Credit	-\$101.00
Advance Quote Credit	-\$159.00
Total	-\$289.00

ADDITIONAL INTERESTS

Name: Fay Servicing LLC
PO Box 619063
Dallas, TX 75261-9063

Interest Type: Mortgage Servicing Agency for 1st Mortgagee
Loan Number: 0000158606

Select Payment Option

Automatic Deduction (EFT)

- 1. Full Payment \$1,224.00 (Total Premium, no Installment Fee)
- 2. 2-Pay \$614.00 (50% down payment + \$2.00 Installment Fee)
- 3. 4-Pay \$308.00 (3 months down payment + \$2.00 Installment Fee)
- 4. Monthly Pay \$104.00 (1 month down payment + \$2.00 Installment Fee)

Recurring CC (RCC)

- 1. Full Payment \$1,224.00 (Total Premium, no Installment Fee)
- 2. 2-Pay \$617.00 (50% down payment + \$5.00 Installment Fee)
- 3. 4-Pay \$311.00 (3 months down payment + \$5.00 Installment Fee)
- 4. Monthly Pay \$107.00 (1 month down payment + \$5.00 Installment Fee)

Bill By Mail

- 1. Full Payment \$1,224.00 (Total Premium, no Installment Fee)
- 2. 2-Pay \$616.00 (50% down payment + \$4.00 Installment Fee)
- 3. 4-Pay \$311.00 (3 months down payment + \$5.00 Installment Fee)
- 4. Monthly Pay \$209.00 (2 months down payment + \$5.00 Installment Fee)

Payment Method: Debit/Credit Card (one-time charge to insured's card) Online Check (one-time deduction from insured's bank account) Agency Sweep (one-time deduction from agency's bank account) Check (use only when you have insured's check and mail to Safeco within 20 days) C.O.D. (use primarily for mortgage-billed policy)

Payment Reference Number:

*Billing Account: New Existing 71142722554

Billing Plan Due Date: 27

Agent: This acknowledges receipt of Cash Check Agent's initials _____

Mail policy to: Applicant Agent

**Dwelling Reconstruction Cost Estimate:
\$197,000**

Dwelling Information

Address	830 PLEASANT HILL LN BOWIE, MD 20716-1780		
Year Originally Built	1989	Total Living Area	1453
Construction Style	Row/Townhouse	Dwelling Type	Single family dwelling
Number of Stories (not including attic or basement)	2		

Exterior Features

Foundation Type	Basement	Percent	100%
Land Under Foundation	Flat Slope		
Percentage of basement that is finished		Percent	50%
Finished Attic		Sq. Ft.	None
Roof Material	Shingles, Asphalt	Percent	100%
Roof Style/Slope	Gable, Moderate Pitch	Percent	100%
Exterior Walls	Siding, Vinyl	Percent	100%
Garages & Carports	2 Car - Attached	# Of	1
Custom Garage Doors?	No		
Attached Structures	None		
Special Exterior Features	None		
Exterior Columns	None		

Interior Features

Kitchens	Economy	# Of	1
Baths	Full, Economy	# Of	2
	Half, Economy		1
Heating	Electric, Forced Air/Baseboard	Percent	100%
Air Conditioning	Central Air Conditioning, Same Ducts	Percent	100%
Floor Finishes	Carpet, Acrylic/Nylon	Percent	74%
	Hardwood		12%
	Vinyl		9%
	Tile, Ceramic		5%
Wall Finishes	Paint	Percent	95%
	Wallpaper, Vinyl		5%
Ceiling Finishes	Drywall	Percent	100%
Fireplaces	None		
Molding	None		
Built-in Cabinetry	None		

Whole House System	Central Burglar Alarm System	Percent	100%
Special Interior Features	None		

**An estimate specific to the dwelling is dependent upon the accuracy of the information provided.
This estimate represents the minimum amount that may be needed to reconstruct this dwelling.
A higher coverage amount may be selected.**

Dwelling Information

Year Originally Built: 1989

Territory: 042

Protection Class: 3

Construction Style: Tier:T2

Roof Material: Shingles, Asphalt

Heating: Electric, Forced Air/Baseboard

Exterior Walls: Siding, Vinyl

Foundation Type: Basement

Rating County: 033

Dwelling Type: Single family dwelling

Number of families: 1

Fire Protection District: BOWIE

Outboard Motors: # of motors: Total Horsepower: Boat Length: Ages of all Operators:

Inspection Information

Maintenance condition of dwelling:

Excellent Very good Good Average Fair Poor

Renovation Information

Roof Renovation None Full

Year: 2006

Loss Information

Number of losses in the last 3 years: 0

Date Cause of Loss Comments/Details Amount

Underwriting Questionnaire

Is the home under construction? Yes No

Is there a business on the premises? Yes No

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Are there dogs on the premises? Yes No

Are horses and/or livestock kept on the premises? Yes No

Has property insurance been cancelled, declined or non-renewed in the last 5 years? Yes No

Reason for Policy: New property customer to Safeco

Insured Information

Current property insurance carrier: Lloyds

Birth Date: 01/08/1968

Marital Status: Single

NOTICE OF INSURANCE INFORMATION PRACTICES: Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instruction on how to submit a request to us.

Fraud Statement

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Applicant Authorization and Acknowledgement

If I do not qualify for the company applied to but do qualify for an affiliated Safeco company at rates different than originally quoted, please issue my policy in that company. I also request that any amount paid with this application be applied toward the premium on the policy to be issued by the affiliated company.

Signing this form does not bind the applicant to complete the insurance, but it is agreed that this form shall be the basis of the contract should a policy be issued. In the event that any material misrepresentations, omissions, concealment of facts and/or incorrect statements are made by or on behalf of the insured during the application process, we may exercise whatever legal remedies may be available to us under the laws and regulations of this state.

By signing below I acknowledge that I have read and understand the Applicant Authorization and Acknowledgement as well as validated information on all pages of the application.

AGENCY:

04/11/2019
Quote Date

Authorized Representative

APPLICANT:

Date

Applicant's Signature

**Statement of Additional Optional Coverages
Not Included in the Standard Homeowners Insurance Policy**

Your standard homeowners insurance policy does not cover all risks. You may need to obtain additional Insurance to cover loss or damage to your home, property, and the contents of your home or to cover the risks related to business or personal activities on your property.

In addition to the coverages that are part of the standard Homeowners Insurance Policy, we offer the following additional coverages that you may choose to purchase:

1. Extended Dwelling Coverage - This coverage provides up to an additional 25 or 50 percent of Coverage A should repair or replacement exceed the Coverage A amount displayed on the declarations page.
2. Personal Property Replacement Cost - Coverage C is extended on a replacement cost basis to most items of personal property.
3. Valuable Articles Coverage - There are two options available for insuring valuable articles:
Grouped (Unscheduled) Coverage - Grouped (or Unscheduled) Coverage provides protection for pieces without the need to specifically schedule each individual item. Group coverage is subject to a \$500 deductible per occurrence and a maximum per item limit of \$5,000. Covered losses are settled on a replacement cost basis. Five classes of property are eligible.
Itemized (Scheduled) Coverage - Itemized (Scheduled) Coverage provides protection for pieces specifically scheduled and described in the policy. There is no deductible and the item is insured for its agreed value. Coverage losses are settled on an agreed value basis.
4. Home Business Package - This option bundles coverage for the home-based business customer. This includes coverage for business personal property and business merchandise. In addition, coverage is also extended to other structures on the residence premises used for a home-based business. Last, on-premises liability coverage is also provided at the limit of liability for the residence premises. The limit of liability must be the same as the personal liability (Coverage E) limit.
5. Landlord's Furnishings Coverage - Coverage may be extended to provide \$5,000 personal property coverage for certain landlord's furnishings, on a named peril basis, located on the residence premises and rented to others.
6. Refrigerated Products Coverage - Coverage may be provided for loss to covered property stored in freezers/refrigerators up to \$500, subject to a \$100 deductible.
7. Incidental Farm Coverage - The policy may be extended to provide coverage for certain exposures presented by incidental or "hobby" farming.
8. Special Personal Property Coverage - Coverage C is extended to include additional risks of Physical Loss with certain exclusions.
9. Theft of Building Materials Coverage - Coverage may be provided for theft of building materials or supplies due to remodeling, reconstruction, renovation or repair.
10. Escape of water from a Sump, Sump Pump or Drain - Water Back-up and Sump Overflow Coverage - Coverage may be provided for loss caused by water which backs up through, or overflows from, a sewer, drain, sump, sump pump, or any system on the residence premises designated to remove subsurface water

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from the foundation area. Coverage can be purchased for building and contents or building and certain specified contents. This coverage does not apply if the loss is flood induced.

11. Equipment Breakdown Coverage - Coverage may be provided for accidental direct physical loss to your covered property located on the residence premises caused by equipment breakdown, up to a limit of \$50,000. A \$500 deductible applies.
12. Identity Recovery Coverage - Coverage may be provided for expenses related to identity recovery, subject to an annual aggregate limit of \$25,000 per customer. Lost wages and expenses for child or elder care are covered, subject to a sub-limit of \$250 per day, \$5,000 total. Help-line assistance and case management services are provided at no additional charge for customers with this endorsement.
13. Personal Offense Coverage - Liability coverage may be provided for injury arising out of personal offenses such as false arrest, detention, imprisonment or malicious prosecution; libel, slander or defamation of character; or invasion of privacy, wrongful eviction or wrongful entry. The limit of liability must be the same as the personal liability limit.
14. Short Term Vacancy - Coverage may be extended to provide short term vacancy coverage to the dwelling; up to 120 consecutive days.
15. Outboard Motor Liability - Coverage may be provided for an outboard motor or combination of outboard motors of 50 or more total horsepower.
16. Home Day Care Services Coverage - Liability coverage may be provided for a licensed day care provider at the residence Premises

This statement provides a list of the types of additional coverages that are available. Contact your insurance company, insurance producer or agent to discuss these optional coverages.

EVIDENCE OF INSURANCE FOR MORTGAGE COMPANIES

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Agent #: 551995

Mortgagee(s)

Fay Servicing LLC
PO Box 619063
Dallas, TX 75261-9063
Loan Number: 0000158606

DWELLING LOCATION

830 PLEASANT HILL LN
BOWIE, MD 20716-1780

POLICY PREMIUM: \$1,224.00

BALANCE REMAINING: _____

DWELLING LIMIT: \$200,000

Extended Dwelling Coverage Limit: Up to 100%

DEDUCTIBLES

Section I - Property Coverages \$500

MAKE CHECK PAYABLE TO: Safeco Insurance

MAIL PAYMENT TO:

Safeco Insurance
Attn: Payment Processing Operations
PO Box 91016
Chicago, IL 60680-1016

This is not an insurance policy and does not amend, alter or extend the coverage afforded by the policy listed.
Coverage does not include earthquake or flood.

Agent Signature: _____

above, beyond and wherever else life takes you.

Access your Safeco® account anytime, anywhere. We know how important it is for you to have access to your insurance details on your own terms. That's why we offer two easy ways to view your account information and get the help you need: online at Safeco.com and through our Safeco Mobile app.

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