

**Commonwealth Underwriters, Ltd.****Excess and Surplus Lines Specialists - Serving Agents Since 1994**

P.O. Box 5441, Richmond, VA 23220  
 Phone: 800-396-6226 / 804-359-4568  
 Fax: 804-359-6994 / 804-213-0429

*THIS INSURANCE IS ISSUED BY A NON-ADMITTED INSURER  
 NOT UNDER THE JURISDICTION OF THE MARYLAND INSURANCE COMMISSIONER*

*Quote good for 30 days. Please review the terms and conditions in their entirety as they might differ from those requested*

**Homeowners (HO-3) Quote****Producer: Potomac Insurance Exchange****Policy term: Annual****Attention: TaNoah Morgan****From: Laura Fraley, Extension 107****Email: lfraley@commund.com****Insured: Chandra Hopkins****Mailing Address: 830 Pleasant Hill Lane  
Bowie, MD 20716****Location Address: 830 Pleasant Hill Lane  
Bowie, MD 20716**

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<b>Coverages</b>	<b>Limits</b>	<b>Premium Charge</b>
Coverage A - Dwelling:	\$286,000.00	\$1,423.00
Coverage B - Other Structures:	\$28,600	Included
Coverage C - Personal Property:	\$143,000	Included
Coverage D - Loss of Use:	\$28,600	Included
Deductible: (Section I Only)	\$1,000	

**Section II**

Coverage E - Personal Liability:	\$100,000.00 per occurrence	\$20.00
Coverage F - Medical Payments to Others:	\$1,000 per person	Included

**Additional Coverage**

Replacement Cost - Personal Property	Included	\$146.00
Water Backup - Sewers	\$10,000.00	\$100.00
Ext. Replacement Cost Dwelling:	Included	\$146.00
Identity Fraud Expense Coverage:	Included	\$73.00

**NO FLAT CANCELLATIONS**

<b>Premium:</b>	\$1,908.00
<b>Agent Commission</b>	20%

**25% Minimum Earned**

<b>Policy Fee:</b>	\$245.00
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All Fees are Fully Earned

**Company: Certain Underwriters at Lloyd's, London**

<b>State Tax:</b>	\$57.24
<b>Total Premium:</b>	\$2,210.24

**Special Conditions:**

- HO-3 with MD Conditions.
- Subject to a favorable inspection and credit report.
- If Roof has not been replaced in the last 20 years - roof valuation is ACV instead of RCV.
- Dwellings over twenty (20) years of age must have electrical system brought to code and heating, plumbing and roof updated within the last 20 years.
- TYS 572 (02/14) - Roof Valuation Endorsement attached.
- TYS574 (02/14) - Polybutylene Piping Exclusion form is attached.
- **The following exclusions apply: Animal Liability Exclusion, Swimming Pool Trampoline Exclusion, Mold Excl., Assault Battery Exclusion, War Terrorism Exclusion, Abuse or Molestation Exclusion, Asbestos Exclusion, Lead Contamination Exclusion, Seepage Pollution Exclusion, Communicable Sexually Trans. Disease Exclusion, Daycare Exclusion.**

*Continued on Next Page...*

**Binding Coverage:**

**THIS IS NOT A BINDER OF INSURANCE!**

Only Commonwealth Underwriters, Ltd. has binding authority. Coverage will not be bound until application has been received, reviewed, and accepted by Commonwealth Underwriters, Ltd. No binding authority is extended to the agent. Unless application is faxed or e-mailed, we may not honor the requested inception date. The following information is required to bind:

1. Fully completed and signed application
2. Signed Maryland Disclosure Form.
3. Current Central Station Alarm Certificates.

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Payment is due within 15 days of the effective date (We now accept Visa, Mastercard and Discover, as well as EFT payments On-Line! Go to <https://www.commund.com/Payments> with your invoice to get started, or dial 800-396-6226 x400 to pay by phone.)

**THIS QUOTE IS NOT A BINDER. FAX BACK THIS SIGNED QUOTE SHEET TO 804-359-6994 ATTN: BINDERS, OR EMAIL TO [BINDERS@COMMUND.COM](mailto:BINDERS@COMMUND.COM), ALONG WITH SIGNED TERRORISM FORM TO REQUEST BINDER. SIGNED APPS ARE ALSO REQUIRED IF REQUESTED.** Only Commonwealth Underwriters, Ltd. has binding authority. Coverage will not be bound until application has been received, reviewed, accepted and acknowledged by Commonwealth.

Eff date desired	Signature and license number of agent requesting coverage	Date
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Eff date desired	Signature of applicant requesting coverage	Date
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## HOMEOWNERS COVERAGE DESCRIPTION

The homeowner's policy provides protection against the financial consequences of personal losses. A homeowner's policy is a combination of property and liability coverages. The homeowner's policy is tailored to meet the needs of a homeowner. The following is a basic outline of the homeowners (HO-3) policy and the endorsements most widely used on the HO-3 policy.

The HO-3 Policy provides coverages for one or two family dwellings that are owner occupied or secondary. The HO-3 policy provides coverage against risks of **direct physical loss to real property, except those causes of loss that are specifically excluded**. In addition to the coverages stated under Section I, several additional coverages are included. Some of the coverages included are: debris removal, fire department charges, reasonable repairs charges, property removal charges, and coverage for trees, shrubs, and plants. These additional coverages are included to provide protection for the insured following a covered property loss. Each additional coverage has limitations and is subject to certain conditions. Coverages available for additional premium include:

- Identity Theft
- Special Computer Coverage
- Water Backup
- Ordinance & Law

### DWELLING

This amount of insurance applies to the dwelling and attached structures. The limit of insurance for the dwelling is based on the value of the home and what it would cost to replace the home.

### OTHER STRUCTURES

This coverage limit applies to detached structures such as garage or storage shed. The limit of coverage is set at 10% of the dwelling.

### CONTENTS

Coverage C provides worldwide coverage for personal property of the insured. Special limits apply to some types of property, and some property is excluded from coverage. The overall limit for Coverage C is 50% of the dwelling limit. This is the percentage required to be eligible for Replacement Cost.

### LOSS OF USE

This coverage applies in the event of a loss under Coverage A. If the insured was to temporarily lose use of the dwelling this coverage would apply. Payment would be made for expenses incurred to live elsewhere following a loss that makes the home unsuitable for living. Another method used to determine payment for loss of use is fair rental value, which is the amount of rent that could reasonably be charged for the premises, less any expenses that do not continue while the premises are unsuitable for living. The limit of coverage is set at 10% of the dwelling.

### PERSONAL LIABILITY

Coverage E of the homeowner's policy provides liability coverage for personal exposures. The insuring agreement under Coverage E provides liability coverage if a claim is made or suit is brought against an insured because of bodily injury or property damage. Coverage is provided for the residence premise listed on the policy declaration. Coverage E also provides additional coverages for expenses such as defense cost, expenses incurred providing first aid to others, damage to property of others and loss assessment charges. The additional coverages provided under Coverage E are subject to limitations and certain conditions.

### MEDICAL PAYMENTS

This coverage will pay the necessary medical expenses for bodily injury to others. Coverage applies to accidents that occur on the insured premises or any location when caused by action of the insured.

### ENDORSEMENTS

Personal Property Replacement Cost: Property loss settlements under the homeowner's policy are made on an actual cash value basis. When the replacement cost endorsement is added, the loss settlement payment would be sufficient to replace the item for the cost at the time of loss without deductions for depreciation.

# ENDORSEMENT

*\*Entry optional if shown in the Common Policy Declarations. If no entry is shown, the effective date of the endorsement is the same as the effective date of the policy*

*ATTACHED TO AND FORMING PART OF POLICY NO.	*EFFECTIVE DATE OF ENDORSEMENT	*ISSUED TO
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**THIS ENDORSEMENT CHANGES THE POLICY**

## ROOF VALUATION ENDORSEMENT

This endorsement modifies insurance provided under the Coverage Form HO 00 03 05 11 SECTION 1- PROPERTY COVERAGES- CONDITIONS, 3.Loss Settlement. Paragraph b. is amended to add the following:

**Roof(s), roof coatings, roof canopies, or any material or components used in conjunction with a roof's construction or re-covering including, but not limited to, shingles, shakes, flashing, sheeting, sheathing, decking, insulation , and membrane(s), if, at the time of loss, the roof is determined to be over 20 years old we will pay no more than the actual cash value of the damage.**

# ENDORSEMENT

*\*Entry optional if shown in the Common Policy Declarations. If no entry is shown, the effective date of the endorsement is the same as the effective date of the policy*

*ATTACHED TO AND FORMING PART OF POLICY NO.	*EFFECTIVE DATE OF ENDORSEMENT	*ISSUED TO
---	--------------------------------	------------

**THIS ENDORSEMENT CHANGES THE POLICY**

## **Polybutylene Piping Exclusion**

This endorsement modifies insurance provided under the Coverage Form HO 00 03 05 11

SECTION 1- PROPERTY COVERAGES- CONDITIONS, 3.Loss Settlement. Paragraph b. is amended to add the following:

In consideration of the premium at which this policy is written, all coverage is excluded for any loss or damage resulting from polybutylene piping.

All other terms and conditions remain unchanged

**Commonwealth Underwriters, Ltd.**P.O. Box 5441, Richmond, VA 23220 [www.commund.com](http://www.commund.com)

Phone 800.396.6226 / 804.359.4568 Fax: 804.359.6994

**MARYLAND HOMEOWNERS PROGRAM APPLICATION****NAMED INSURED**

Applicant/Additional Resident or Spouse's Name & Mailing Address (include county & zip) Insured: Chandra Hopkins Additional Resident's Name: 830 Pleasant Hill Lane Bowie, MD 20716 Phone No: 301-537-2505		Location Address (include driving instructions if class 9 or 10) 830 Pleasant Hill Lane Bowie, MD 20716	
Applicant Email Address: <a href="mailto:chandra.gwu@gmail.com">chandra.gwu@gmail.com</a>			
Applicant's Occupation accountant	Employer Federal Government	Date of Birth 1/8/1968	

**PROPOSED EFFECTIVE DATE:** 04/25/2018**DESCRIPTION AND LOCATION OF PROPERTY**

Year Built 1989	Construct ion Town Home	# of Losses Last 3 years 0	Prot. Class 2	# of Stories 2	Replacement Cost \$286,000	Purchase Year 1989	Sq. Feet 1453
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**COVERAGE/PROPERTY - LIMITS OF LIABILITY**

Basic Coverages	Limits of Liability	Premium Charges	Optional Coverages	Limits of Liability	Premium Charges
Dwelling	\$286,000.00	\$876.00	Replacement Cost Pers. Prop.	Included	\$146.00
Other Structures	\$28,600.00	\$86.00	Personal Property	\$143,000.00	\$404.00
Water/Sewer Backup	\$10,000.00	\$100.00	Loss of Use	\$28,600.00	\$57.00
Personal Liability	\$100,000.00 per occurrence	\$20.00	Medical Payments	\$1,000 per person	
Ext. Replacement Cost Dwelling	Included	146.00	Identity Fraud Expense Coverage	Included	\$73.00
Special Computer Coverage	n/a	\$0.00			

**DEDUCTIBLES**

Section I Deductible	\$1,000
Water Damage Deductible	\$1,000

**PRIOR COVERAGE**

Prior Carrier Allstate	Expiration Date 02/28/2018	Risk New to Agency Yes	Expiring Premium \$780
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## GENERAL INFORMATION

1. Is dwelling owner occupied? (If owner is not occupied, application will be rejected)	Yes [ X ]	No [ ]
2. Is dwelling the primary residence?	Yes [ X ]	No [ ]
3. Any existing damage? (Inside or out)	Yes [ ]	No [ X ]
4. Is property undergoing renovation or reconstruction? (If yes, application may be rejected)	Yes [ ]	No [ X ]
5. Was this a foreclosed property when purchased? (If yes, application will be rejected)	Yes [ ]	No [ X ]
6. Any foreclosure in the past 5 years? (If yes, application will be rejected)	Yes [ ]	No [ X ]
7. Any Wood burning appliance or ventless fireplace? (except wood burning fireplace)	Yes [ ]	No [ X ]
8. Any conviction of arson or fraud related to loss on any property or insurance?	Yes [ ]	No [ X ]
9. Any repossession in the past 3 years? (If yes, application will be rejected)	Yes [ ]	No [ X ]
10. Any late child support payments? (If yes, application will be rejected)	Yes [ ]	No [ X ]
11. Any Polybutylene or Qwest Plumbing Present? (This is gray flexible plastic plumbing that is put together with a crimp connector) If yes, application will be rejected.	Yes [ ]	No [ X ]
12. Mortgage Payments now overdue 3 months or more? (If yes, application will be rejected)	Yes [ ]	No [ X ]
13. Any business pursuits on the premises?	Yes [ ]	No [ X ]
14. Has applicant has a bankruptcy during the past year? (If yes, application will be rejected)	Yes [ ]	No [ X ]
15. Is the property located within 1,000 feet of the Ocean, Bay or Sound?	Yes [ ]	No [ X ]
16. Is dwelling located on more than 2 acres of land?	Yes [ ]	No [ X ]
17. Has property been upgraded? (roof, wiring, heating, plumbing) or received any additions? (Dwellings over 20 years old must have updates to qualify. List years of updates below) Update Years: Roof - 2006 Electrical - 0 Heating - 0 Plumbing - 0	Yes [ X ]	No [ ]
18. Is the electrical service fully updated to 100 Amp or greater, including U/L approved copper wiring, and circuit breakers of proper amerage in good condition?"	Yes [ X ]	No [ ]
19. Does the home have any fuse boxes?	Yes [ ]	No [ X ]
20. Does the home have any knob and tube wiring?	Yes [ ]	No [ X ]
21. Does the home have any aluminum wiring?	Yes [ ]	No [ X ]
22. Does the home have any lead plumbing?	Yes [ ]	No [ X ]
23. Any animals with a bite history on the premises? (Please note, Animal Liability Exclusion applies)	Yes [ ]	No [ X ]
24. Any unfenced pool or body of water on the premises? (Please note, coverage is excluded for these items. <b>Pool or body of water must be fenced with a self-locking gate to qualify.</b> )	Yes [ ]	No [ X ]
25. Year of last water heater replacement?	2006	
26. Are there any horses and/or livestock on the premises? (If yes, application will be rejected)	Yes [ ]	No [ X ]
27. Deadbolts, smoke alarms, fire extinguishers?	Yes [ X ]	No [ ]
28. Central Station Fire and Smoke Alarms?	Yes [ X ]	No [ ]
29. Central Station Burglar Alarms?	Yes [ ]	No [ X ]

**MORTGAGEE/LOSS PAYEE INFORMATION**

Mortgagee	Name	Address	Loan Number	Relationship To Property	Financial Interest
Yes	Fay Servicing Company	440 S LaSalle St Suite 2000 Chicago, IL 60605	1234576	Mortgagee	Yes

**Notice:** The normal procedure used by the company to evaluate applications may include obtaining an investigative consumer and credit report involving information on such things as character, general reputation, personal characteristics and mode of living. Information on the nature and scope of such a report, if one is made, will be given to you upon request.

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Agent Info:**                      **TaNoah Morgan**    **Telephone No:**                      **2408016100**  
**Potomac Insurance Exchange**

I hereby declare that all the foregoing statements are true, and that I have read and understand the above notices.

**Applicant's Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Producer's Signature:** \_\_\_\_\_

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**DISCLOSURE REGARDING  
SURPLUS LINES INSURANCE**

**Please Read the Following Carefully Before Purchasing  
Insurance From a Surplus Lines Insurer.**

This policy is issued by a surplus lines insurer that has been approved by the Maryland Insurance Administration to issue insurance policies in the surplus lines insurance market. Surplus lines insurers are not under the jurisdiction of the Maryland Insurance Administration and do not possess a certificate of authority to transact insurance business in the State of Maryland. Because surplus lines insurers are not under the jurisdiction of the Maryland Insurance Administration, your ability to seek assistance from the State if you have a problem with your insurance company is limited.

The Property and Casualty Insurance Guaranty Corporation provides a fund that permits claimants or policyholders to receive payment of covered claims if their insurance company becomes insolvent (i.e., bankrupt) and is unable to pay the claims. However, this fund does not apply to surplus lines insurers. If a surplus lines insurer becomes insolvent (i.e. bankrupt), any claim that you have against the surplus lines insurer will not be covered by the fund administered by the Property and Casualty Insurance Guaranty Corporation.

If you have any questions regarding this disclosure or surplus lines insurance, please contact the Maryland Insurance Administration at 410-468-2340.

Insured Printed Name: \_\_\_\_\_

Insured Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## One-to-Four Unit Rental Homes

New! Flat roofs up to 15 years old are acceptable



### Protect Your Properties: There's No Place Like a Well Insured Home

Eight in ten Americans believe that purchasing a house is a good financial decision, and nearly 68 percent believe that now is the time to buy. If securing an investment property is part of your financial strategy, attaining comprehensive insurance has never been easier.

In addition to having basic general liability and property protection, you can add coverage extensions for loss of rental income, equipment breakdown, business personal property, liability arising from your property manager and/or dwellings with an adjacent boat dock or slip. We aim to provide confidence and security from the unforeseen events associated with homeownership and management of owned rental properties.

#### We can help you find the right coverage for your business if:

- You own a one, two, three or four unit rental dwelling
- The dwelling was built in 1900 or later
- It is a new purchase
- You rent dwellings on an annual or short-term basis
- You own a dwelling as an individual, partnership, trust, corporation or LLC
- You own several dwelling properties

Regardless of how careful you might be, accidents happen. Don't damage your credibility and your reputation because of one accident; make sure you have the right insurance in place!

#### Claim Example

What if one of your tenants accidentally starts a fire in your building, causing thousands of dollars in damage? Our insurance offers you coverage in the event something like this happens.

*Late one evening, a tenant at one of Jack's properties fell asleep while holding a lit cigarette. The cigarette dropped to the floor and burned slowly while the tenant slept. The subsequent fire resulted in \$44,800 in damage to the building. In order to repair the damaged dwelling, the location was evacuated for two months. Due to the vacancy, the insured lost two months of rental income, totaling \$2,000. The loss totaled more than \$46,800.*

Visit <https://www.commund.com> or call 888-845-1744 for an instant online quote!