

Travelers Personal Insurance Company
One Tower Square, Hartford, Connecticut 06183
(A Stock Insurance Company)

HOMESAVER POLICY

Named Insured

VIVIANA BETANCES
956 ROYAL BIRKDALE DR
TARPON SPRINGS FL 34688

Your Agency's Name and Address

MALPIGLI & ASSOC INS
3311 SUNRISE HWY
ISLIP TERRACE NY 11752

Your Policy Number: 608980515 663 1
Your Account Number: 608867250

For Policy Service Call: (631) 581-5555
For Claim Service Call: 1-800-CLAIM33

Policy Period

FROM: 03-26-25 To: 03-26-26 12:01 A.M.
STANDARD TIME AT THE RESIDENCE PREMISES

Location of Residence Premises

9025 ELMHURST AVE # A
JACKSON HEIGHTS, NY 113727935

Section I - Property Coverages

**Limits of
Liability**

Premium

A - Dwelling	\$ 836,500	\$ 1,991.00
B - Other Structures	83,650	INCL
C - Household Furnishings	30,000	INCL
D - Loss of Use	136,000	INCL

Section II - Liability Coverages

E - Premises Liability	\$ 500,000	\$ 195.00
F - Medical Payments	5,000	INCL

Policy Forms and Endorsements

HS 663 09 99	Rental Dwelling Form	
HS 00 03 09 99	Special Coverage	
HS 01 31 10 22	Special Provisions - New York	
HS 04 16 09 99	Premises Alarm Or Fire Protection System	
HS 06 25 09 00	Special Windstorm Deductible 5%	
HS 23 85 10 18	Water Back-Up and Sump Discharge or Overflow - New York	\$ 60.00

Total Premium

\$ 2,246.00

Your Premium Reflects the Following Credits or State Surcharges

Premises Alarm System-Fire

10.0%

Policy Deductible: Category 1 Hurricane Deductible (subject to higher all other perils deductible)
\$ 41,825 Category 2 or higher Hurricane Deductible (5% of Coverage A)
\$ 2,500.00 All other perils insured against

In case of loss under section I, only that part of the loss over the stated deductible is covered.

Your Insurer: The Automobile Insurance Company of Hartford, Connecticut
One of The Travelers Property Casualty Companies
One Tower Square, Hartford, CT 06183

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

You may be eligible for a policy in a newer product from one of our other Travelers companies. The way we determine the price for a policy is done differently for the newer product. For example, we may use new criteria, such as the building characteristics of your home, or we may use the existing criteria in a different manner. A new product policy might cost you less or more than what you now pay. It may also have different features than your current policy. You may continue with your current policy, or you may request a policy in the new program. We also offer many other ways to save on your premium. Travelers is here to help - so contact your agent or Travelers representative to discuss whether a different Travelers Homeowners insurance policy is right for you.

We have increased the coverage limit on your home by 1.8% to reflect the estimated cost to rebuild your home. Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. If you disagree with your coverage limit, please contact your Travelers representative or agent who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us and protecting your home with safety devices, go to www.travelers.com/discounts. Once at the website, type in your policy number 6089805156631 and product code SV1 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

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