



UNDERSTANDING Your Home Declaration

A ACUITY HOMEOWNERS DECLARATIONS

Insured:

JOHN DOE
123 STREET NAME
CITY, STATE 01234

Policy Number X12345-X

Agency: 1234-XY (555)555-5555

AGENCY ADDRESS
1234 STREET NAME
CITY, STATE 01234

B Policy Period: 0X-0X-XX to 0X-0X-XX

Dwelling 1: Residence Premises located at:

555 STREET NAME
CITY, STATE 01234

C COVERAGES AND LIMITS OF LIABILITY

Coverage A - Dwelling	\$252,000
Coverage B - Other Structures	\$25,000
Coverage C - Personal Property	\$126,000
Coverage D - Loss of Use	\$126,000

D Property Deductible: \$1,000 deductible applies to losses under this policy's property coverage.
A deductible is the part of a loss that you must bear.

Boeckh Residential Building Cost Index: 896.4

C Coverage E - Personal Liability per Occurrence	\$300,000
Coverage F - Medical Payments per Person	\$5,000
Personal Injury Aggregate Limit of Liability	\$300,000

E PREMIUMS

Basic	\$757.00
Increased Coverage E	\$15.00

F Dwelling 1 Forms and Endorsements:

F-373 (3-04) Homeowners 3 - Special Form	Included
H-362 (7-15) Amendatory Endorsement	Included
H-363 (7-05) Lead Poisoning Exclusion	Included
F-348 (3-15) Personal Property Replacement Cost Endorsement	\$63.00
F-615 (7-15) Guaranteed Replacement Cost - Dwelling	\$25.00
H-114A (7-15) Limited Fungi, Wet Or Dry Rot Or Bacteria Coverage	Included
H-367 (7-15) Coverage Enhancements Plus	\$60.00
SF-800 (1-08) Sewer Or Drain Backup - Broad Form	\$50.00
SH-383 (8-03) Liability Coverage for Secondary Premises	Included

Total Dwelling Premium **\$970.00**

A DECLARATIONS

Basic information about your policy, including coverages, deductibles, and limits.

B POLICY PERIOD

The dates your policy is effective.

C COVERAGES

The type of insurance provided by your policy. See Insurance Lingo for a description of common coverages.

D PROPERTY DEDUCTIBLE

The amount you agree to pay for a claim before Acuity will reimburse for any lost, stolen, or misplaced items.

Named Insured:

JOHN DOE
123 STREET NAME
CITY, STATE 01234

Policy Number X12345-X
Agency: 1234-XY

You qualify for this reduced premium because:



- * you have received a home responsibility discount.
- * you have received a mature homeowner discount.
- * you are paying your premium in full.
- * you have earned a valued customer credit.

Dwelling 1 First Mortgagee:

YOUR LOAN COMPANY
123 STREET NAME
CITY, STATE 01234
Loan Number: 1XXXXXXXXXX

Property Scheduled Endorsements:

F-811A (6-01) Scheduled Personal Property Agreed Value..... \$59.00

Premium \$1,029.00

This sample shows the primary pieces of an Acuity Homeowners Declaration and is not intended to be all encompassing.



E

**PREMIUMS
BASIC**

The premium charged for the standard coverages in your homeowners policy (Coverage A-D).

INCREASED COVERAGE B/C/D/E

The additional premium charged for increasing limits on the standard home coverages.

F

FORMS AND ENDORSEMENTS

Special provisions added to a policy that amend coverage.

G

REDUCED PREMIUMS/DISCOUNTS

Discounts you have qualified for.

INSURANCE LINGO

BLANKET LIMIT

One limit of insurance that applies to multiple insured items.

DWELLING

In the event a total loss occurs to your home, the home coverage amount is the amount you would receive to replace your home. The current home coverage amount should reflect what it would cost to rebuild your home, which is not the fair market value of your home in most cases.

GUARANTEED REPLACEMENT

Guaranteed Replacement Cost endorsement allows you to rebuild your home after a loss, even if the cost is more than your home insurance amount.

LOSS OF USE

If a loss has occurred to your home and you are not able to live in it, Loss of Use coverage will reimburse for living expenses while repairs are being completed.

MEDICAL PAYMENTS

If someone not in your household is injured on your property, regardless of whose fault it was, Medical Payments will help to cover medical and funeral expenses.

MORTGAGEE

The party loaning money toward the purchase of personal property, such as a bank or other lending institution.

OTHER STRUCTURES

Provides coverage for structures on your property that are not attached to your house, such as a small garden shed, detached garage, or other structure.

PERSONAL INJURY AGGREGATE LIMIT OF LIABILITY

Maximum annual amount of insurance coverage to protect you from lawsuits over issues like defamation, libel, false arrest, etc.

PERSONAL LIABILITY

Protects you if you are sued by someone injured at your home.

PERSONAL PROPERTY

Applies to the personal belongings you own in your home. This includes items such as your couch, TV, laptop, and clothes.

SCHEDULED ENDORSEMENTS

Personal property items specifically identified with a corresponding value. These items may require a receipt or appraisal. Examples include jewelry, guns, antiques.



Acuity, A Mutual Insurance Company | 2800 South Taylor Drive, Sheboygan, WI 53081

All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile insurance in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company.

M-625E (11-22)