



## Homeowners Policy Change Declarations

### Named Insured and Mailing Address

SUKUMAR ACHARY BONALA  
SRIPRIYA ARURU  
6329 WALES ST  
AUBREY, TX 76227-4177  
SUKUMARACHARY@YAHOO.COM

### Your Agency's Name and Address

DW INSURANCE & FINANCIAL  
5050 COLLIN MCKINNEY PKWY  
MCKINNEY, TX 75070

### Residence Premises

6329 WALES ST  
CELINA, TX 76227-4177

### Mortgagee Name and Address

1. HOME POINT FINANCIAL  
ISAOA ATIMA  
PO BOX 29411  
PHOENIX, AZ 85038-9411  
LOAN NUMBER: 9010016120

### Policy Information

Your Policy Number	612372974 633 1	For Policy Service	1.877.872.8737
Your Account Number	612294460	For Claim Service	1.800.252.4633
Your Insurer:	TRAVELERS PERSONAL INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

**Premium Change:** This change decreases the premium by \$151.00 for the remainder of the policy period.

**Change Effective:** November 16, 2022

**Reason For Change:**

Added Multi-Policy Discount

*These Declarations replace all prior declarations on the date on which this change is effective.*

The policy period is from August 3, 2022 at 12:01 A.M. STANDARD TIME to August 3, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

**Total Premium for this Policy:** **\$1,353.00**  
This is not a bill. The mortgagee will be billed separately for this policy.

### Discounts

The following discounts reduced your premium:

Multi-Policy	Early Quote	Loss Free
Good Payer	Fire Protective Device	

**Savings Reflected in Your Total Premium:** **\$660.00**





## Coverages and Limits of Liability

Property Coverage Section	Limit
Coverage A – Dwelling	\$274,000
Coverage B – Other Structures	\$27,400
Coverage C – Personal Property	\$137,000
Coverage D – Loss of Use	\$54,800
Liability Coverage Section	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$300,000
Coverage F – Medical Payments to Others (each person)	\$1,000

## Deductibles

Peril Deductible		Deductible
Property Coverage Deductible (All Perils)	1% of Coverage A - Dwelling Limit	\$2,740

*In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).*

## Special Limits and Additional Coverages Coverage Level: Travelers Protect®

*The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.*

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$250
b. Securities, accounts, passports, tickets, stamps	\$1,500
c. Comic books and trading cards	\$1,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000
e. Theft of jewelry, watches, precious stones	\$1,500
f. Theft of furs	\$1,500
g. Theft of silverware, goldware, pewterware	\$1,500
h. Theft of firearms and related equipment	\$1,500
i. Theft of tools and their accessories	\$1,500
j. Theft of rugs, tapestries and wall hangings	\$1,500
k. Business property on the residence premises	\$3,000
l. Business property away from the residence premises	\$1,500
m. Trailers or semitrailers not used with watercraft	\$1,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$1,500

*The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.*

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal Coverage	Per Tree \$500 Per Loss \$1,000





Named Insured SUKUMAR ACHARY BONALA  
SRIPRIYA ARURU

Policy Number 612372974 633 1

Policy Period August 3, 2022 to August 3, 2023

Issued On Date November 16, 2022

**Property – Additional Coverages (continued)**

	<b>Limit</b>
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$13,700
Fire Department Service Charge	\$500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$1,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$27,400
Personal Records and Data Replacement	\$1,500
Limited Fungi or Other Microbes Remediation	\$5,000

*The applicable policy deductible applies unless otherwise noted.*

**Liability – Additional Coverages**

	<b>Limit</b>
Damage to Property of Others	\$1,000
Loss Assessment	\$1,000

*Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.*

**Optional Coverages**

Optional Coverages	Endorsement	Limit	Premium
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-20)	\$5,000	Included*
Personal Property Replacement Cost Loss Settlement	HQ-290 CW (02-21)		Included*
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CW (11-18)	\$68,500	Included*

*\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

**Required Forms and Endorsements Included in Your Policy:**

**Form: 633**

Policy Quick Reference	HQ-T77 CW H2 (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Texas	HQ-300 TX (01-22)
Additional Benefits	HQ-860 CW (08-18)

**The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.  
Please keep these documents for reference.**



41-20221122-023402-59-2



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### Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built:	Garage Type:	Pool:
# of Families:	Square Footage:	Age of Roof: 1

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Issued on 11-16-2022

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### For Your Information

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://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.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at [www.mytravelers.com/discounts](http://www.mytravelers.com/discounts) to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6123729746331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

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. Have you recently made any home improvements, such as upgraded your kitchen or bath, or completed a finished living area in your basement? Have you added an extra room or built a deck? These changes can significantly increase the replacement cost value of your home. It is important to make sure your policy affords appropriate coverage and limits to reflect your home's replacement cost value in the event of a total loss. If you disagree with your coverage limit, please contact your agent or Travelers representative who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

If you have recently replaced your roof it is important that you inform your Travelers Representative.

Reason for change:  
Premium for this change: \$-151.00

This policy contains pollution exclusions under the Property Coverage Section and the Liability Coverage Section.

This policy may contain a percentage deductible. Please refer to the Deductible Section of the Declarations which identifies all deductibles applicable to your policy. If your coverage limit changes, the percentage deductible amount will also change.