

Homeowners Declaration Page

Name Insured: DURGA MANIKANTHA S RAVIKRINDI AND SRILEKHYA BI

Policy Number: NCA225417

WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.

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Homeowners Declaration Page

Total Policy Premium:	\$1,554.00
Policy Number:	NCA225417

Named Insured:
DURGA MANIKANTHA S RAVIKRINDI AND SRILEKHYA BELLAMKONBA
1442 SIERRA GLEN CIR
APEX, NC 27502-7421

Agent:	Watchmen Insurance Group, LLC 3712 Benson Dr, Ste 201 Raleigh, NC 27609
Agent Code:	472889
For Policy Service, Call:	(919)825-1414
To File a Claim, Call:	(866) 274-5677

Effective Date of This Transaction: 1/27/2023

Activity of This Transaction: New Business

Policy Period: From: 01/27/2023 To: 01/27/2024
(At 12:01 AM Standard Time at the residence premises)

Residence Premises:
1442 SIERRA GLEN CIR
APEX, NC 27502-7421

Plan Type: HO3

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability	Limit	Premium
SECTION I: A. Dwelling	\$1,100,000	26613.86
B. Other Structures	\$110,000	Included
C. Personal Property	\$550,000	Included
D. Loss of Use	\$220,000	Included
SECTION II: E. Personal Liability - Each Occurrence	\$300,000	8.00
F. Medical Payments to Others - Each Person	\$1,000	Included
OTHER COVERAGES AND ENDORSEMENTS: (Printed on the following page)		
DEDUCTIBLE: All Other Perils:	\$2500	
Wind & Hail:	\$2500	

Special Messages: OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY FOR DETAILS
THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

COINSURANCE CONTRACT

Mortgagee:

1st Mortgagee
Wells Fargo Bank NA Its successors and/or
assigns
P.O. Box 100515
Florence, SC 29502-0515
Loan #0586793879 Escrow: Yes

2nd Mortgagee



President

Other Coverages and Endorsements:	Form Number	Limit	Premium
Homeowners 3 - Special Form	HO 00 03 05 11		
Special Provisions - North Carolina	HO 32 32 01 21		
Coverage B - Unscheduled Other Structures Increased Limit - North Car	HO 32 03 08 21		
Coverage Explanation For Home Day Care Business	HO 32 96 05 03		
PC / Construction Factor			-2927.52
Increased Repl Cost on Dwelling	HO 32 20 06 12	275000	Included
Household Factor			-2754.03
Tier Factor Premium			71.23
Age of Dwelling			-9578.32
Package Policy Discount			-762.99
E-Policy (Paperless)			-39.76
Do Any Residents Smoke			-291.29
Accredited Builder			-182.25
Woodburning Stove			-145.44
Secured Subdivision			-36.49
All Other Perils Deductible		2500	Included
Advance Quote Discount			-114.83
Paid in Full Discount			-85.48
Claims Free Discount			-147.87
Occupancy			-266.87
Roof Material			-978.34
Square Footage			-129.93
Water Backup Coverage	HO 04 84 06 12	25000	40.00
Number of Stories			-6.23
Number of Residents			-44.99
Wind/Hail Deductible		2500	Included
Personal Prop Replmnt Cost	HO 04 90 05 11		Included
Fire / Burglar Protection	HO 04 16 10 00		-2131.77
Smoke Detectors Installed	HO 04 16 10 00		-215.55
Max PD Discount Adjustment			2272.32
Deductible Premium			-6611.17

Scheduled Items:			
Category	Description of Property	Value	Premium

Additional Insured:

Additional Interest:

Interest:

Interest:

Rating Information:

Construction Type: Frame
 Type of Residence: Single Family
 Year Built: 2023
 Total Square Feet: 5,300

ASI Territory: 271
 Roof Year: 2023
 County: WAKE

Special Conditions:

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.

Notes:

