



What is a Homeowners Declarations (Dec) Page?

The declarations page is a very important document to review. The information on this page outlines specifics of your homeowners, condo or renters policy. It outlines information about “Who” the insured is, “What” the policy term is, “Where” the house is located, “Who” the mortgagee is, “Which” coverage and deductibles were elected and “What” discounts have been applied to the premium.

“Who” – Gives the name and address of the insured. Also shows who your agent is and includes their contact information, such as address and phone number.

“What” – Provides the policy number and the policy period.

“Where and Who” – Indicates where the property is located. Includes name and address about the mortgagees or other parties that have an additional interest in the property.

“Which” – Outlines the coverage and deductible for dwelling, other structures, personal property, additional living expense, and liability.

“What” – Lists what discounts have been applied to your premium.

For a more detailed look, scroll down for a sample declaration page and a detailed list of its contents.

Homeowners Policy Declarations

Summary

NAMED INSURED(S) 1 Sample A Sample 123 West Street Anywhere USA 12345-1234	YOUR AGENT IS: 2 Ms. Jane Doe 123 East Main Street Anytown, USA 00000-000	CONTACT YOUR AGENT AT: (802) 123-4567 (800) 321-1234
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POLICY NUMBER 0 03 001234	POLICY PERIOD 3 09/01 Begins on Sep. 1 at 12:01 A.M. standard time with no fixed date of expiration	PREMIUM PERIOD Sep. 1 to Sep. 1 at 12:01 A.M. standard time
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LOCATION OF PROPERTY INSURED 4 123 West Street, Anywhere, USA 12345-1234
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Total Premium for the Premium Period (Your bill will be mailed separately)

Premium for Property Insured 5	\$000.00
TOTAL	\$000.00

Your policy change(s) are effective as of Feb. 2

COVERAGE AND APPLICABLE DEDUCTIBLES

(See Policy for Applicable Terms, Conditions and Exclusions)

LIMITS OF LIABILITY

Dwelling Protection - No Replacement Guarantee 6	\$200,000
• \$1000 All Peril Deductible Applies	
Other Structures Protection 7	\$20,000
• \$1000 All Peril Deductible Applies	
Personal Property Protection - Actual Cash Value 8	\$100,000
• \$000 All Peril Deductible Applies	

Additional Living Expense 9	Up To 12 Months
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Family Liability Protection 10	\$300,000 each occurrence
Guest Medical Protection 11	\$5,000 each person

DISCOUNTS Your premium reflects the following discounts on applicable coverage(s): 12

Multi policy 00%	Claim Free 00 %	Burglar Alarm system 00%
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Forms and Endorsements: 13

Inflation Guard
Earthquake
Computer coverage

Mortgagee: 14

Any Bank, it's successors or assigns
123 Main Street
Anytown, VT 00000

How to Read Your Homeowners Policy Declarations Page CHECK THE FOLLOWING AREAS:

- 1. Named Insured:** Owner or owners of the dwelling being insured.
- 2. Your Agent:** Contact information for the agent with whom you placed the insurance.
- 3. Policy Period:** The date your coverage begins and the date your coverage ends. This is typically a 12-month period.
- 4. Location of the Property:** Indicates the street number, name, city and state the property is located in.
- 5. Premium:** Total annual premium for all coverage(s) including endorsements.
- 6. Dwelling Protection:** Coverage A: the structure of the home and any attached buildings.
- 7. Other Structures:** Coverage B: Structures not attached to or part of the home, covered up to 10% of the home structure.
- 8. Personal Property:** Coverage C: Contents or personal property in the home. Coverage of up to 10% applies to contents away from the home. Generally, coverage equals 50% of dwelling coverage.
- 9. Additional Living Expense:** Coverage D: Coverage if the insured's home has a covered loss and they must seek temporary lodging. Typically coverage is 10-20% of dwelling coverage.
- 10. Personal Liability:** Coverage E: Coverage in the event a law suit is brought against the insured or resident relative, because of bodily injury or property damage resulting from acts of the insured. Also includes coverage for legal defense.

- 11. Medical Payments:** Coverage F: Coverage for reimbursement of reasonable medical expenses incurred by a third party who is injured on the insured premise as a result of activities of the insured.
- 12. Discounts:** This shows discounts that are being applied to your account such as multi-policy discount, burglar alarm, and being claim free.
- 13. Forms and Endorsements:** Booklet that describes policy and amendments that add, remove, or otherwise change the standard coverage.
- 14. Additional Interest:** This lists the name and address of the Mortgagee or other parties that have a legal right or interest as a creditor.