

RENEWAL

LIBERTY MUTUAL
FIRE INSURANCE COMPANY, BOSTON, MASSACHUSETTS

LIBERTYGUARD
FIRE INSURANCE POLICY
DECLARATIONS

The following declarations are made a part of the Policy numbered below, and supersede any previous declarations.

POLICY NUMBER

FN2-243-181697-6038

THESE DECLARATIONS EFFECTIVE 12/18/2013

SALES OFF	SALES REP.	N/R	1st YR
694	3990	2	1992

Described Location: The Described Location covered by this policy is at the named insured's mailing address unless otherwise stated:

NAMED INSURED AND MAILING ADDRESS

CHARLES J PIPKINS
JANICE L PIPKINS
14781 MEMORIAL DR BOX 179
HOUSTON TX 77079-5210

2380 WAITE ST
GARY IN 46404

For service, call or write your Liberty Mutual Office at:

PO BOX 52102
PHOENIX AZ 85072
800-869-4009
CLAIMS: 800-225-2467

AGENT: PACE
(219) 980-5238

POLICY PERIOD: 1 Years From 12/18/2013 To 12/18/2014 12:01A.M. STANDARD TIME AT THE DESCRIBED LOCATION

ENDORSEMENTS: When these declarations are issued to amend the Policy, the amendment is:

THIS INSURANCE APPLIES TO THE DESCRIBED LOCATION, COVERAGE FOR WHICH A LIMIT OF LIABILITY IS SHOWN AND PERILS INSURED AGAINST FOR WHICH A PREMIUM IS STATED.

PERILS INSURED AGAINST	AMOUNT	RATE	PREMIUM		IF THESE DECLARATIONS CONSTITUTE AN AMENDMENT TO THIS POLICY		
			If paid in full at inception	At inception & anniversary if paid in installments	Current Premium Adjustment	Increase or Decrease in each subsequent installment	Total premium adjustment until expiration of policy
FIRE	\$ 103,000		\$ 599				
SPECIAL FORM	\$ 103,000		\$ 288				
TOTAL(S)			\$ 887				

COVERAGE	COVERAGES PROVIDED AND DESCRIPTION OF PROPERTY LOCATED AS STATED ABOVE
\$ 103,000	A - DWELLING

FORM AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:	FMHO-2280	DP 01 13 06 02
DP 00 03 07 88	2340	DP 04 11 07/88

Dexter R. Lapp SECRETARY *David M. Gray* PRESIDENT *Stephen J. McAnnis*

Countersigned 10/28/2013

FMHO 546 8/88

DEDUCTIBLES				PROTECTION STATEMENT			CONSTRUCTION		% Frame	Protection Class or Grade	Sea-sonal	Ap-proved Roof
Fam-ilies	All Perils	Wind & Hail	All Other	Terr-itory	Sea-coast	Wind Storm	Not More than indicated feet from Hydrant or Fire Well	Not more than indicated miles from Fire Dept.				
1	250			032			1000	3	FRAME	03	NO	YES
Owner Occupied	Co Ins.	Apartments	Risk Card Number	Inside City Limits - Inside Protected Suburban Area - Inside Fire District				Premium GROUPS		Year Built		
NO				GARY						1970		

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(CONTINUED FROM PREVIOUS PAGE)

DEDUCTIBLE	\$	250	IN CASE OF LOSS UNDER THIS POLICY WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE STATED.
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SPECIAL STATE PROVISIONS:

4% AUTOMATIC INCREASE - PREMIUM WAIVED FOR AUTOMATIC INCREASE ENDORSEMENT
THIS POLICY CONTAINS A FLOOD EXCLUSION. FLOOD COVERAGE MAY BE PURCHASED SEPARATELY FROM THE NATIONAL FLOOD INSURANCE PROGRAM, IF AVAILABLE IN YOUR AREA. THIS POLICY CONTAINS AN EARTHQUAKE EXCLUSION. CONTACT YOUR AGENT FOR INFORMATION CONCERNING THE AVAILABILITY OF EARTHQUAKE COVERAGE.

MORTGAGEE 1:

BILLING REQUIREMENTS:

Dexter R. Long
SECRETARY

David M. Gray
PRESIDENT

Stephen J. McAnnis

Countersigned 10/28/2013

FMHO 546 8/88

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Owner Occupied	Co Ins.	Apartments	Risk Card Number	Inside City Limits - Inside Protected Suburban Area - Inside Fire District				Premium GROUPS		Year Built		
NO				GARY						1970		