

Midstate Mutual Insurance Company

Home Office: P.O. Box 430, Auburn, NY 13021-0430

13 03 31 27

RENEWAL OF
Policy ID 414887

YOUR Home Protector POLICY IN PLAIN LANGUAGE

Policy ID: 428569

POLICY PERIOD From: **MAR 31, 2017** To: **MAR 31, 2018** 12:01 am Standard Time **PAGE 1 OF 4**

Named Insured and Address

Phone: (315) 496-2374

Agent Phone: (315) 252-5163

Fax: (315) 253-9712

Kathleen L Cooper, Charles M Cooper
1302 Lake Como Road
Cortland, NY 13045

Aversa Agency, Inc
265 Genesee Street
Auburn, NY 13021-3286

This replaces all previously issued policy Declarations, if any. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. If the policy is written on a continuous basis, each period of one year ending on the annual anniversary date of this policy constitutes a separate policy period. This policy applies only to those coverages below for which a limit of liability or premium charge is shown. Our limit of liability for each coverage shall be not more than the amount stated for such coverage, subject to all the terms of this policy.

The Described Location(s) covered by this policy is located at the above address, unless otherwise stated.

1) 1302 Lake Como Road, Summer Hill, Cayuga, Cortland, NY 13045

Property Coverages	Liability Limit	Property Coverage Deductible
A. Residence	\$ 372,545	\$500
B. Related Private Structures	\$ 37,254	Unless Otherwise Specified
C. Personal Property	\$ 260,782	Rating Information:
D. Add'l Living Exp. & Loss of Rent	\$ 74,509	Protection: SP SEMI PROTECTED
E. Farm Pers. Property - Scheduled	\$ N/A	1001 ft to hydrant-3 mi to FD
F. Farm Barns, Bldgs, & Structures	\$ N/A	Construction: Frame
		No. of Families: 1
		Fire District: Summerhill
Personal Liability Coverages		Residence Replacement Cost Cov Appls
L. Personal Liability per Occurrence	\$ 300,000	
M. Medical Payments per Person	\$ 1,000	

Subject to the Following Forms & Endorsements: (insert no., edition date, title)					PREMIUM
Basic Forms: ML-20	(06/99), MFL-25A-COOP	(01/87), ML-151-MMIC	(01/93)		\$ 1,075.00
MFL-84A	(02/00), ML-83	(02/02), ML-189	(10/01)		
ML-82	(02/99), ML-59	(06/99), ML-340	(05/00)		
NYSTAT-1	(11/08), ML-19	(10/06), ML-52A	(06/99)		
ML-74	(03/12), ML-87	(06/99), ML-MOTVEH-MMIC	(11/13)		
ML-3	(06/99) Causes of Loss Section-Coverages A,B,C and D (Causes of Lo				1,056.00
ML-9	(01/87) Liability Coverage Section				17.00
MFL-409	(01/89) Limited(Personal)Sudden & Accidental Pollution Liab Cov				0.00
FED	(00/00) Fire Extinguisher Discount				-11.00

FEB 28, 2017

Remaining Balance \$ 1,075.00

OFFICE COPY

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Cortland, NY 13045

Aversa Agency, Inc
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Subject to the Following Forms & Endorsements: (insert no., edition date, title)			PREMIUM
DBD	(00/00)	Dead Bolt Discount	-11.00
RHC	(00/00)	Renovated Home Credit	-70.00
ML-216	(06/99)	Premises Alarm Or Fire Protection System	-117.00
ML-48	(06/99)	Related Private Structures	69.00
ML-55	(06/99)	Personal Property Replacement Cost	105.00
ML-243A	(06/99)	Inflation Guard	0.00
ML-305A	(06/99)	Added Perils For Refrigerated Food Products	0.00
ML-342	(07/14)	Underground Utility Line Endorsement	19.00
ML-346BG	(09/13)	Equipment Breakdown Enhancement Endorsement	21.00

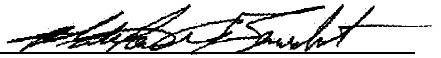
Subsequent payments will be due each year on the anni-	PREMIUM AT INCEPTION	\$ 1,075.00
versary date based on the rates in effect at that time.	NYS FIRE INSURANCE FEE	\$.00

Loc Mortgagee or Secured Party:	Address	City	St	Zip	Loan #	Interest
1) Empower Federal Credit Union	P.O.Box 25352	Fort Worth	TX	76124	156704	First Mortgage
Its successors and/or assigns						
1) Empower Federal Credit Union	P.O.Box 25352	Fort Worth	TX	76124		Second Mortgage
Its successors and/or assigns						

FEB 28, 2017

Countersignature Date

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Our Authorized Representative

Midstate Mutual Insurance Company

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Kathleen L Cooper, Charles M Cooper
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Cortland, NY 13045

Aversa Agency, Inc
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Auburn, NY 13021-3286

===== SUPPLEMENTAL DECLARATIONS =====

Form #	Edition Title	Premium
ML-3	(06/99) Causes of Loss Section-Coverages A,B,C and D (Causes of Loss and Replacement Cost Provision)	\$1,056
Form #	Edition Title	Premium
ML-9	(01/87) Liability Coverage Section	\$17
Form #	Edition Title	Premium
MFL-409	(01/89) Limited(Personal)Sudden & Accidental Pollution Liab Cov	\$0
Form #	Edition Title	Premium
FED	(00/00) Fire Extinguisher Discount	\$-11
Form #	Edition Title	Premium
DBD	(00/00) Dead Bolt Discount	\$-11
Form #	Edition Title	Premium
RHC	(00/00) Renovated Home Credit	\$-70
Form #	Edition Title	Premium
ML-216	(06/99) Premises Alarm Or Fire Protection System	\$-117
Form #	Edition Title	Premium
ML-48	(06/99) Related Private Structures	\$69

Location: 1302 Lake Como Road, Cortland Cayuga NY 13045G

No Identification of Structure
1 out building

Amount of Insurance
\$30,000

Deductible: \$500

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===== SUPPLEMENTAL DECLARATIONS =====

Form #	Edition Title	Premium
ML-55	(06/99) Personal Property Replacement Cost	\$105

For Location: 1) 1302 Lake Como Road

Form #	Edition Title	Premium
ML-189	(10/01) Identity Fraud Endorsement	\$0

Form #	Edition Title	Premium
ML-243A	(06/99) Inflation Guard	\$0

For Location 1) 1302 Lake Como Road

The amount of insurance for Coverages A,B,C and D will increased by .75% of the amount shown in the Declarations at the end of each 3 month period after the effective date.

Form #	Edition Title	Premium
ML-305A	(06/99) Added Perils For Refrigerated Food Products	\$0

We pay no more than \$500 per occurrence

Form #	Edition Title	Premium
ML-342	(07/14) Underground Utility Line Endorsement	\$19

Per Occurrence Limit	Per Occurrence Deductible
\$10,000	\$500

Form #	Edition Title	Premium
ML-346BG	(09/13) Equipment Breakdown Enhancement Endorsement	\$21

Per Occurrence Limit	Per Occurrence Deductible
\$100,000	\$500

FEB 28, 2017

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RENEWAL OF
Policy ID 414887

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YOUR Homeowners POLICY IN PLAIN LANGUAGE

MAR 31,2017

MAR 31,2018

Phone: (315) 496-2374

Phone: (315) 252-5163

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1302 Lake Como Road
Cortland, NY 13045

BLA
Aversa Agency, Inc
265 Genesee Street
Auburn, NY 13021-3286

Fax # (315) 253-9712

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===== PREMIUM SUMMARY PAGE =====

Plan: 4

	<u>NEW ANNUAL</u>	<u>OLD ANNUAL</u>	<u>DIFFERENCE</u>	<u>PRO RATA</u>
Homeowners	1,075.00			
Inland Marine	.00			
Wind	.00			
Liability	.00			
Tax	.00			
Total Premium	1,075.00			

BILL TO

Empower Federal Credit Union
P.O.Box 25352
Fort Worth, TX 76124-2352

MAIL TO

,
Peril - ML-3

Loan Number: 156704

FORMS: NO HazMat No

Date Printed: 02-28-2017

Date Mailed : 02-28-2017