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

YOUR Homeowners POLICY IN PLAIN LANGUAGE

POLICY PERIOD From: JUN 4, 2015 To: JUN 4, 2016

Named Insured and Address Phone: (315) 564-7861

Michael B Jackson 7372 Hapeman Road Wolcott, NY 14590

RENEWAL OF Policy ID 387916

Policy ID: 403039

12:01 am Standard Time PAGE 1 OF 4

Agent Phone: (315) 252-7040 Fax: (315) 253-4646

Moran, Moran & Dauphin, Inc 354 Grant Avenue P.O.Box 1037 Auburn, NY 13021

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 continous 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) 7372 Hapeman Road, Wolcott, Wayne, Wolcott, NY 14590

Property Coverages		bility Limit	Property Coverage Deductible \$500		
A. Residence	\$	146,317	Unless Otherwise Specified		
B. Related Private Structures	\$	14,632	Rating Information:		
C. Personal Property	\$	102,421	Protection: SP SEMI PROTECTED		
D. Add'l Living Exp. & Loss of Rent	\$	29,262	1001 ft to hydrant-3 mi to FD		
E. Farm Pers. Property - Scheduled	\$	N/A	Construction: Frame		
F. Farm Barns, Bldgs, & Structures	\$	N/A	No. of Families: 1		
			Fire District: Wolcott		
Personal Liability Coverages			Residence Replacement Cost Cov Appls		
L. Personal Liability per Occurence	 \$	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)(02/00), ML-83(02/02), ML-189 MFL-84A (10/01)(02/99),ML-340 ML-216 (06/99), ML-82(05/00)NYSTAT-1 (11/08), ML-74(03/12), ML-MOTVEH-MMIC (11/13) (06/99) Causes of Loss Section-Coverages A,B,C and D (Causes of Lo ML-3 495.00 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 -6.00 DBD (00/00) Dead Bolt Discount -6.00

MAY 05,2015

13 06 04 08

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

YOUR Homeowners POLICY IN PLAIN LANGUAGE

POLICY PERIOD From: JUN 4, 2015 To: JUN 4, 2016

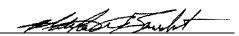
Named Insured and Address Phone: (315) 564-7861

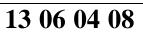
Michael B Jackson 7372 Hapeman Road Wolcott, NY 14590 Agent Phone: (315) 252-7040 Fax: (315) 253-4646

Moran, Moran & Dauphin, Inc 354 Grant Avenue P.O.Box 1037 Auburn, NY 13021

Subject to t	he Followin	ng Forms & Endorse	ements: (insert no.	, edition	date, tit	le)	1	PREMIUM
RHC	(00/00) Renovated Home (Credit				+ 	-55.00
ML-BE	(07/86) Policy Restricti	on				İ	0.00
 ML-55	ML-55 (06/99) Personal Property Replacement Cost						İ	50.00
ML-243A	ML-243A (06/99) Inflation Guard						i	0.00
ML-305A	ML-305A (06/99) Added Perils For Refrigerated Food Products						i	0.00
ML-342	(07/14) Underground Util	ity Line Endorseme	ent			İ	19.00
Subsequent payments will be due each year on the anni- versary date based on the rates in effect at that time.					+ \$ \$	514.00		
		Address					·	
		City	St Zip	Loan #		erest		
1) JP Morgan Chas	se Bank, NA	P.O. Box 47020	Atlanta	GA 30362	4500615978	Firs	st Mor	rtgage
Its success	ors and/or ass	iqns						

OFFICE COPY





RENEWAL OF Policy ID 387916

12:01 am Standard Time PAGE 2 OF 4

Policy ID: 403039

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

YOUR Homeowners POLICY IN PLAIN LANGUAGE

POLICY PERIOD From: JUN 4, 2015 To: JUN 4, 2016

Named Insured and Address Phone: (315) 564-7861

Michael B Jackson 7372 Hapeman Road Wolcott, NY 14590 Agent Phone: (315) 252-7040 Fax: (315) 253-4646

Moran, Moran & Dauphin, Inc 354 Grant Avenue P.O.Box 1037 Auburn, NY 13021

Form #	Elition Title	Premium
ML-3	(06/99) Causes of Loss Section-Coverages A,B,C and D (Causes of Loss and Replacement Cost Provision)	\$495
Form # ML-9	Edition Title (01/87) Liability Coverage Section	Premium \$17
Form # MFL-409	Edition Title (01/89) Limited(Personal)Sudden & Accidental Pollution Liab Cov	Premium \$0
Form # FED	Edition Title (00/00) Fire Extinguisher Discount	Premium \$-6
Form # DBD	Edition Title (00/00) Dead Bolt Discount	Premium \$-6
Form # RHC	Edition Title (00/00) Renovated Home Credit	Premium \$-55
Form # ML-BE	Edition Title (07/86) Policy Restriction	Premium \$0
	Original on file in office, copy available on request.	
Form #	Edition Title	Premium
ML-55	(06/99) Personal Property Replacement Cost	\$50
For Loc	ation: 1) 7372 Hapeman Road	
Form #	Edition Title	Premium
	(06/99) Inflation Guard	\$0

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.

MAY 05,2015

13 06 04 08

RENEWAL OF Policy ID 387916

Policy ID: 403039 12:01 am Standard Time PAGE 3 OF 4

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

YOUR Homeowners POLICY IN PLAIN LANGUAGE

JUN 4, 2015 To: JUN 4, 2016 **POLICY PERIOD** From:

Named Insured and Address Phone: (315) 564-7861 Agent Phone: (315) 252-7040 Fax: (315) 253-4646 Michael B Jackson Moran, Moran & Dauphin, Inc 7372 Hapeman Road 354 Grant Avenue Wolcott, NY 14590 P.O.Box 1037 Auburn, NY 13021 Edition Title Form # Premium (06/99) Added Perils For Refrigerated Food Products ML-305A \$0 We pay no more than \$500 per occurence Form # Edition Title Premium ML-342 (07/14) Underground Utility Line Endorsement \$19

> Per Occurrence Limit \$10,000

Per Occurrence Deductible \$500

MAY 05,2015

13 06 04 08

RENEWAL OF Policy ID 387916

Policy ID: 403039 12:01 am Standard Time PAGE 4 OF 4

13 06 04 08

	RENEWAL OF Policy ID 387916
YOUR Homeowners POLICY IN PLAIN L	ANGUAGE
	403039
JUN 04,2015 JUN 04,2016	
Phone: (315) 564-786	
	SNM
Michael B Jackson	Moran, Moran & Dauphin, Inc 🛛 🗢
7372 Hapeman Road	354 Grant Avenue 🕥
Wolcott, NY 14590	P.O.Box 1037
	Auburn, NY 13021 4
	0
	× ×

	Plan: 4 NEW ANNUAL	OLD ANNUAL	DIFFERENCE	PRO RATA
Homeowners	514.00			
Inland Marine	.00			
Wind	.00			
Liability	.00			
Tax	.00			
Total Premium	514.00			
BILL TO		MAIL TO		
JP Morgan Chase Bank P.O. Box 47020 Atlanta, GA 30362		,		
Loan Number: 4500615978		Peril - MI	u-3	
Date Printed: 05-04-2015 Date Mailed : 05-05-2015		FORMS: NO	HazMat No	