Greybridge Mutual Insurance

PO Box 7720
Nashville, TN 37202
(888) 555-0152
greybridgemutual.example

Homeowners Policy Declarations

Policy number: GH-2046718-09

Policy period: August 18, 2026 to August 18, 2027, 12:01 a.m. standard time

Named insured: Walter E. Pruitt Jr.

Insured location: 5309 Tolliver Bend Road, Chattanooga, TN 37421. One-family dwelling, frame, built 1994, roof replaced 2020.

Coverages

Coverage	Limit
A. Dwelling	$318,000.00
B. Other structures	$31,800.00
C. Personal property	$159,000.00
D. Loss of use	$63,600.00
E. Personal liability, each occurrence	$300,000.00
F. Medical payments to others, each person	$5,000.00

Deductible: $1,500.00 for all perils except wind and hail. Wind and hail carry a deductible of 1% of Coverage A, which is $3,180.00.

Premium

Item	Amount
Annual premium	$1,684.00
Claim-free discount	included
Auto and home discount	included

The premium is billed to the mortgage servicer, Marlowe Ridge Mortgage, loan 3300-417-88021.

Endorsements

- Water backup and sump overflow, limit $10,000
- Roof surfaces: replacement cost
- Scheduled personal property: none
- This policy does not cover flood or earthquake. Flood insurance is sold separately.

Claims

Report a loss at any hour at (888) 555-0152 or at greybridgemutual.example. Have this policy number ready. Prior losses on this policy: wind, April 12, 2020, closed.