

DECLARATIONS

Amended

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Named Insured(s)

TREASE, BARRY
106 PINE ST
PLEASANT DALE NE 68423

Homeowners Form 3 Policy

Policy Number	File Number	Eff. Date	Exp. Date	Billed To	Agency and Agent
HG793676	484793	11/15/19	11/15/20	Mortgagee	0199-016 SUHR & LICHTY INS AGCY INC LICHTY, TYLER (402) 643-2911

The residence premises covered hereunder is located at the above address, unless otherwise stated herein:

This policy covers for the term indicated below and will be renewed each term thereafter.

Term (months)	Policy Form	Territory	Protection Class	Construction Type	Reference Policy
12	3	1	Preferred	Frame G	

Policy Premium	
Policy Term Premium Before Discounts	\$1,955.00
Policy Term Premium Discounts or Charges	\$430.00-
Total Policy Term Premium	\$1,525.00

Insurance attaches only to those coverages and/or items for which an amount of insurance is shown in the Declarations, and not exceeding said amount. Such insurance is subject to the definitions, coverage provisions, limitations, exclusions and conditions set forth in the policy.

Section I Deductible - The deductible shown below will apply per occurrence unless a different amount is shown in these Declarations or in the policy.

Basic Deductible	Wind/Hail Deductible
\$500	\$1,500

Identification Code	Item	Coverage or Item Description	Amount of Insurance	Premium
Section I Coverages - Limits of Liability				
0101	110	A. Dwelling Replacement Cost	\$216,900	\$1,777.00
0232	120	B. Other Structures	\$21,690	Included
0340	130	C. Personal Property Replacement Cost	\$151,830	\$178.00
0400	140	D. Loss of Use	\$43,380	Included
Section II Coverages - Limits of Liability				
0600	150	L. Personal Liability	\$100,000	Included
0640	160	M. Medical Payments to Others	\$1,000	Included



Identification Code	Item	Coverage or Item Description	Amount of Insurance	Premium
		Discounts or Charges		
0101	210	ALARM SYSTEM CREDIT		\$39.00-
0101	280	MULTI POLICY DISCOUNT		\$391.00-
		Additional Coverages Included in Your Policy*		
		<i>*Terms and conditions apply. Please refer to your policy for coverage details.</i>		
		FIRE DEPARTMENT CHARGES (\$0 Deductible)	\$500	Included
		CREDIT CARD AND FUND TRANSFER CARD COVERAGE (\$0 Deductible)	\$1,000	Included
		TREES, SHRUBS, PLANTS AND LAWNS (\$500 per item maximum)	\$10,845	Included
		REFRIGERATED PRODUCTS (\$0 Deductible)	\$500	Included
		LOSS ASSESSMENT	\$1,000	Included
		ORDINANCE OR LAW	\$21,690	Included
		WATER OR SEWAGE BACKUP (\$1000 Deductible)	\$5,000	Included
		SUMP PUMP SYSTEM OVERFLOW (\$1000 Deductible)	\$10,000	Included
		FUNGI	\$10,000	Included
		DAMAGE TO PROPERTY OF OTHERS	\$1,000	Included

		Total Policy Term Premium		\$1,525.00

Subject to the Following Endorsements

01028-0513 HOMEOWNERS 3 POLICY
20276-1018 AMENDATORY ENDORSEMENT (HO3)
21245-0306 PROPERTY REPLACEMENT COST

Mortgagee(s) or Contract Titleholder(s)

APPLIES TO ITEM 110	APPLIES TO ITEM 110
W551	G961
WELLS FARGO BANK NA	WEST GATE BANK
#936	ISAOA ATIMA
ISAOA	PO BOX 82603
PO BOX 100515	LINCOLN NE 68501
FLORENCE SC 29502	
LOAN: 0358200624	

Reason(s) for Declaration Page

NAME AND/OR ADDRESS CHANGED

Policy amended as requested - effective 07/02/20

Premium Adjustment \$0.00



Homeowners

A Farmers Mutual Homeowners Policy can be personalized to meet your individual needs.
Ask your agent to recommend the policy that is right for you.

Property Coverage

Coverage for your dwelling, other structures, & personal property.

Covers Damage from:

- Fire, Smoke & Explosion
- Hail, Wind & Lightning
- Weight of Ice, Sleet or Snow
- Vehicle, Aircraft & Falling Objects
- Electrical Currents
- Theft & Vandalism
- Glass Breakage
- Water from Plumbing Systems
- Sump Pump Overflow & Backup of Sewer & Drain
- Loss of Use

Personal Liability

Covers you against liability claims & provides medical payments to others.

Coverages Include:

- Personal Liability Protection
- Legal Defense Costs
- Acts of Children
- Acts of Pets
- Sports & Recreational Activities
- Medical Payments to Others
- Damage to Property of Others

Additional Coverage Options:

- Additional Premises
- Incidental Business Pursuits
- Personal Injury

Additional Coverages

- Debris Removal
- Trees, Shrubs, Plants & Lawns
- Refrigerated Products
- Ordinance or Law
- Credit Card & Fund Transfer Card Coverage

Endorsements Available

- Increased Dwelling Replacement Cost
- Personal Property Replacement Cost & Increased Special Limits
- Special Personal Property Coverage
- Scheduled Personal Property
- Identity-Fraud Expense Coverage
- Enhanced Equipment Breakdown & Service Line Coverage
- Earthquake
- Watercraft

You may qualify for the following discounts:

- New Home Discount
- Alarm System Discount
- Impact-Resistant Roof Discount
- Multi-Policy Discount



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This information is only a general description of coverage and is not a statement of contract. All coverages are subject to the exclusions and conditions of the policy and endorsement(s) when applicable.

Enhanced Equipment Breakdown and Service Line Coverage Endorsement



Extend your current Homeowners or Farm and Ranch Policy to protect many appliances, equipment, and service lines that are essential to your household.

PART A: EQUIPMENT BREAKDOWN ACCIDENT

means abrupt and fortuitous physical loss or damage caused by, resulting from, or consisting of:

- a. mechanical breakdown;
- b. electrical breakdown;
- c. rupture, bursting, bulging, cracking, or implosion;

that results in direct physical damage to covered equipment.

COVERED EQUIPMENT

- well pumps, boilers, pressure vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents;
—or—
- mechanical, electrical, electronic, or fiber optic equipment that generates, transmits, or utilizes energy.

PART B: SERVICE LINE OCCURRENCE means direct physical damage to a covered service line caused by:

- a. wear and tear, deterioration, inherent vice, latent defect, rust, corrosion, electrolysis, rot, or hidden decay;
- b. tree or plant roots;
- c. electrical, mechanical, or pressure breakdown;
- d. vermin, rodents, insects, domestic animals, or any other animals or reptiles in the care of an insured person;
- e. earth movement, meaning earth heaving or settling; or
- f. groundwater, meaning water below the surface of the ground.

A covered service line must be owned by you or you must be legally liable for repair and replacement by law, ordinance, or contract. Coverage ends where your covered service line connects to the municipal or main service/utility line, septic tank, or leach field.

ADDITIONAL COVERAGES:

Part A: expediting expenses • loss of use • pollutant clean up/removal • spoilage

Part B: expediting expenses • loss of use • excavation costs • outdoor property

Great protection and service. Visit your agent today to learn more about how the Enhanced Equipment Breakdown and Service Line Coverage Endorsement can meet your needs.