



ABP INSURANCE AGENCY INC
7202 ARLINGTON BLVD STE 300
FALLS CHURCH, VA 22042

November 11, 2020

Your Policy



605658896-633-1

4484 LATELEAF TRL

12/10/2020 to 12/10/2021



Log in to MyTravelers.com to manage your policy and billing details.

LIN LIU
4484 LATELEAF TRL
FAIRFAX, VA 22030-6280

Your insurance policy has changed

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

Review your updated policy documents

No one understands your needs better than you. So please take a moment to review and confirm your insurance policy details, including your Declarations page, which lists the coverage you purchased, your coverage limits and deductibles.

If you decide to rent, sell, vacate or remodel this property, please notify your agent or Travelers representative immediately to maintain the coverage you need.

Superior Service

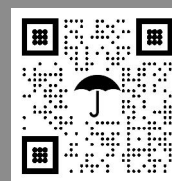
At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

On behalf of ABP INSURANCE AGENCY INC, thank you for choosing Travelers to help you protect what matters. It's Better Under the Umbrella®.

A faster, easier way to manage your account

Visit **MyTravelers.com** or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim



Contact Information

Policy questions or changes: 1.877.872.8737
24-hour claim service: 1.800.252.4633

Sincerely,

Michael Klein
President
Travelers Personal Insurance

Take advantage of our other coverage options and multi-policy discount



AUTO



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers representative at 1.877.872.8737 to find out more!

YOUR AGENCY
ABP INSURANCE AGENCY INC
 7202 ARLINGTON BLVD STE 300
 FALLS CHURCH, VA 22042
 PHONE: 1.877.872.8737 | FAX: (703) 846-0559



YOUR POLICY



605658896-633-1
4484 LATELEAF TRL
 Dec 10, 2020 to Dec 10, 2021

i Log in to [MyTravelers.com](https://mytravelers.com) to manage your policy and billing details.

You're insured!

This document is intended to help you better understand your homeowners insurance. Your policy is effective from **December 10, 2020 to December 10, 2021**. For a complete description of your coverage, please refer to your policy.

COVERAGE A
Dwelling and attached structures such as garages and decks

YOUR LIMIT
\$331,000

COVERAGE B
Other structures such as detached garages and sheds

YOUR LIMIT *
\$33,100

COVERAGE C
Personal property such as furniture and clothing

YOUR LIMIT *
\$82,750

COVERAGE E
Personal liability for property damage and bodily injury to others

YOUR LIMIT
\$500,000

COVERAGE D
Loss of use or access to your dwelling

YOUR LIMIT *
\$66,200

COVERAGE F
Medical payments to others

YOUR LIMIT
\$5,000

Deductibles
 Amount of a covered claim that is your responsibility

All Perils	\$1,000
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You're receiving four discounts for a total savings of \$152.00

- Early Quote
- Loss Free
- Good Payer
- Fire Protective Device
- Multi-Policy
- Theft Protective Device
- Water Protective Device
- Green Home
- Windstorm Mitigation

12-month total premium

\$524.00

Go to [MyTravelers.com/discounts](https://mytravelers.com/discounts) and use product code QH2 to learn about all the discounts available to you.

* Your Coverage B, C, and D limits are maintained as a percentage of your Coverage A limit. If your Coverage A limit changes, your Coverage B, C, and D limits will be adjusted accordingly.

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

What does your policy typically cover?

Your policy helps protect you from a number of things that can go wrong. Here are some of the most common:



Weather

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.



Fire

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, your policy can help you repair or rebuild your property.



Theft or vandalism

Your policy typically covers theft or vandalism of your property. See your policy for special limits on things such as collectibles, jewelry, and money.

**Take steps to protect your property and call us as soon as damage occurs.
For more tips, go to [MyTravelers.com/prepare-prevent](https://www.travelers.com/prepare-prevent).**

What isn't covered?

Your policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:



Floods are not covered

Your policy does not cover flood damage. Please review the Important Information About Flood Damage page for more details and resources.



Earthquake coverage is optional

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your Policy Declarations. If you do not see this coverage listed and think you need it, please contact your agent or Travelers representative.



It's not for home maintenance

Repairs due to wear and tear or lack of upkeep are not typically covered under your policy.

When circumstances change, we need to know

Review your Policy Declarations to be sure the information we have is accurate. If your property, circumstances, or needs change, let us know immediately to maintain the coverage you need. Not informing us may result in a denied claim.

Contact your agent or Travelers representative if:

- Your mailing address changes
- Someone named on the policy moves out
- Someone named on the policy passes away
- Someone moved onto your property
- You rent, sell, temporarily relocate, vacate or buy a new home
- Business is conducted on your property
- You renovate or build an addition
- You replace your roof

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

Homeowners Policy Change Declarations

Named Insured and Mailing Address

LIN LIU
 4484 LATELEAF TRL
 FAIRFAX, VA 22030-6280
 XUEN334@GMAIL.COM

Your Agency's Name and Address

ABP INSURANCE AGENCY INC
 7202 ARLINGTON BLVD STE 300
 FALLS CHURCH, VA 22042

Residence Premises

4484 LATELEAF TRL
 FAIFAX, VA 22030

Mortgagee Name and Address

1. TOPONE MORTGAGE INC
 ISAOA / ATIMA
 1335 ROCKVILLE PIKE STE 310
 ROCKVILLE, MD 20852-1400
 LOAN NUMBER: 7320100701

Policy Information

Your Policy Number	605658896 633 1	For Policy Service	1.877.872.8737
Your Account Number	605537870	For Claim Service	1.800.252.4633

Your Insurer: TRAVELERS PERSONAL INSURANCE COMPANY
 a subsidiary or affiliate of The Travelers Indemnity Company
 One Tower Square, Hartford, CT 06183

Premium Change: This change causes no additional or return premium for the policy period.

Change Effective: December 10, 2020

Reason For Change:

Change to Mortgagee 1

These Declarations replace all prior declarations on the date on which this change is effective.

The policy period is from **December 10, 2020 at 12:01 A.M. STANDARD TIME to December 10, 2021 at 12:01 A.M. STANDARD TIME** at the residence premises.

Total Premium for this Policy:	\$524.00
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This is not a bill. The mortgagee will be billed separately for this policy.

Discounts

The following discounts reduced your premium:

Early Quote	Loss Free	Good Payer
Fire Protective Device		

Savings Reflected in Your Total Premium:	\$152.00
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Coverages and Limits of Liability

Property Coverage Section

	Limit
Coverage A – Dwelling	\$331,000
Coverage B – Other Structures	\$33,100
Coverage C – Personal Property	\$82,750
Coverage D – Loss of Use	\$66,200

Liability Coverage Section

	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

Deductibles

Peril Deductible

	Deductible
Property Coverage Deductible (All Perils)	\$1,000

In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Special Limits and Additional Coverages

Coverage Level: Travelers Protect[®]

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability

	Limit
a. Money, bank notes, coins	\$250
b. Securities, accounts, passports, tickets, stamps	\$1,500
c. Theft of jewelry, watches, precious stone	\$1,500
d. Theft of furs	\$1,500
e. Theft of firearms and related equipment	\$2,000
f. Trailers or semitrailers not used with watercraft	\$1,500
g. Electronic apparatus while in or upon a motor vehicle	\$1,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

Property – Additional Coverages

	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$16,550
Fire Department Service Charge	\$500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$1,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$33,100
Personal Records and Data Replacement	\$1,500

The applicable policy deductible applies unless otherwise noted.

Named Insured LIN LIU
 Policy Period December 10, 2020 to December 10, 2021

Policy Number 605658896 633 1
 Issued On Date November 11, 2020

Liability – Additional Coverages

	Limit
Damage to Property of Others	\$1,000
Loss Assessment	\$1,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages

Optional Coverages	Endorsement	Limit	Premium
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 VA (05-17)	\$25,000	Included*
Additional Replacement Cost Protection Coverage 50% of Coverage A - Dwelling Limit	HQ-420 VA (11-18)	\$165,500	Included*

**Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

Required Forms and Endorsements Included in Your Policy:

Form: 633

Policy Quick Reference	HQ-T77 VA (11-18)
Agreement, Definitions & Policy Conditions	HQ-D77 VA (05-17)
Property Coverage Section	HQ-P03 VA (05-17)
Liability Coverage Section	HQ-L77 VA (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Virginia	HQ-300 VA (05-17)
Additional Benefits	HQ-860 CW (08-18)

**The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.
 Please keep these documents for reference.**

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

# of Families: 1 Family	Year Built: 2019	Construction Type: Frame
# of Stories: 2	Square Footage: 1848	Siding Type: Vinyl
# of Bathrooms: 4	Age of Roof: 1	Roof Material Type: Architectural Shingle
Garage - Number of Cars: 2	Garage Type: Basement	Foundation Type: Basement
# of Employees: 00		Finished Basement: Yes

Issued on 11-11-2020

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at www.mytravelers.com/discounts to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6056588966331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. Have you recently made any home improvements, such as upgraded your kitchen or bath, or completed a finished living area in your basement? Have you added an extra room or built a deck? These changes can significantly increase the replacement cost value of your home. It is important to make sure your policy affords appropriate coverage and limits to reflect your home's replacement cost value in the event of a total loss. If you disagree with your coverage limit, please contact your agent or Travelers representative who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

If you have recently replaced your roof it is important that you inform your Travelers Representative.

Your policy contains a loss settlement condition that provides for the repair or replacement of buildings under Coverage A or B without deduction for depreciation as long as the amount of insurance on the damaged building is 80% or more of the full replacement cost of the building. Failure to maintain an amount of insurance at least 80% or more of the full replacement cost will mean that a formula will be applied that will reduce the amount you would receive for insurance equal to 100% of the replacement value of the building. If you have any concerns about your coverage limits, please contact your insurance representative.

IMPORTANT INFORMATION: if you need to contact someone about your insurance, please contact your Travelers Representative. If you have additional questions, you may contact the insurance company directly at:
Travelers
P.O. Box 59059
Knoxville, TN 37950-9059
888.237.9877

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia Bureau of Insurance at:
Property and Casualty Division
P.O. Box 1157
Richmond, VA 23218
In State calls: 800.552.7945
Out of State calls: 804.371.9185

Written correspondence is preferable in order to maintain a record of your inquiry. When contacting your agent, company or Bureau of Insurance, it is helpful to have your policy number available.

Earthquake coverage is excluded unless purchased by endorsement. Your policy excludes coverage unless the Earthquake endorsement is shown on your declarations page. Please contact your Travelers agent or representative regarding information on this valuable coverage.

Named Insured LIN LIU
Policy Period December 10, 2020 to December 10, 2021

Policy Number 605658896 633 1
Issued On Date November 11, 2020

You have the option to purchase coverage for damage caused by or resulting from water which backs up through sewers or drains. This coverage is available up to the policy limits of Coverage A (Dwelling). If you are interested in this coverage, please contact your Travelers representative.

