

POLICY DECLARATIONS

American Modern Property and Casualty Insurance Company

Dwelling Special

Renewal



Premium Summary

Dwelling #1:	\$9,491.00
494 E 1ST AVE GULF SHORES AL 36542-6618	
Policy Coverages	\$0.00
Additional Costs	\$0.00
Total Policy Premium	\$9,491.00

Note: a minimum earned premium of \$100.00 applies to this policy.

Policy Discounts

Auto/Home Discount
Paid in Full Discount
Claims Free Discount
Association Discount

Dwelling Discounts

The following discounts apply to one or more dwellings on this policy.

494 E 1ST AVE, GULF SHORES AL 36542-6618
Central Station Burglar Alarm
Central Station Fire & Smoke Alarm
Storm Mitigation Discount
Local Smoke and/or Burglar Alarm
Deadbolts, Smoke Alarm and Fire Extinguisher

Policy Summary

Policy Number:
101-860-695
Policy Period:
06/30/2026 to 06/30/2027 12:01 A.M. Standard Time

Named Insured(s):
TAYLOR INVESTMENT PROPERTIES LLC
116 WASHINGTON ST SE
HUNTSVILLE AL 35801-4826

Contracted Agency:
JOHNSON & JOHNSON INC - #079001
PO BOX 899
CHARLESTON SC 29402

Your Agent:
BISHOP CANNON AND STACY INS INC - #803051
1324 STRATFORD RD SE
DECATUR AL 35601

Additional Named Insureds and Designees

Name: SAMUEL TAYLOR Relationship to Primary Named Insured: Primary Named Insured	Address: 116 WASHINGTON ST SE, HUNTSVILLE AL 35801-4826 Description of Interest: ADDITIONAL NAMED INSURED
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Dwelling #1: 494 E 1ST AVE, GULF SHORES AL 36542-6618

Occupancy: Rental	Residence Type: 2 Family Residence	Construction Type: Frame	Year Built: 1980	Territory: GF	Protection Class Code: 1
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Roof Age: 8	Townhome or Row Home: No	Number of Stories: 1	Finished Living Area (Sq Ft): 1500
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Roof Type:
Heavy Gauge Steel

Coverage Detail

Coverage	Limit / Description	Premium
Dwelling		\$9285.00
Limit	457,618	
Loss Settlement	Replacement Cost	
Roof Loss Settlement Option	Replacement Cost with Reduced Benefit for Roofs 16 Years & Older	

Dwelling Special Policy Declaration

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Roof Benefit Schedule Payout	100%	
All Other Peril Deductible	5,000	
Wind and Hail Deductible	5,000	
Other Structures	45,762	Included
Loss Settlement	Replacement Cost	
Roof Loss Settlement Option	Replacement Cost with Reduced Benefit for Roofs 16 Years & Older	
Roof Benefit Schedule Payout	See Roof Benefit Schedule Form	
Additional Living Expense/Fair Rental Value	45,762	Included
Water Damage	45,762	Included
Mold and Remediation - Property	5,000	Included
Premises Liability	500,000	\$128.00
Medical Payments	500 Per person/25,000 Per occurrence	Included
Landlord Personal Injury		\$78.00
Property Manager Premises Liability Extension		Included
Ordinance or Law	45,762	Included
Vandalism or Malicious Mischief		Included
Deductible	500	
Fire Department Service Charge	500	Included
Mold Exclusion - Premises Liability		Included

Important Information

This dwelling does not have coverage for the peril of flood.

This dwelling does not have coverage for the peril of earthquake.

Short Term Rental applies to this dwelling (lease terms of 3 months or less).

Premium \$9,491.00

Reminder about your Dwelling Roof Coverage: Your policy provides coverage for your roof as determined by the Roof Benefit Schedule based on your roof type and roof age. We will pay the percentage of your roof claim for covered roof damage according to the Roof Benefit Schedule Payout included in the endorsement.

Because your Dwelling's Heavy Gauge Steel roof is 8 year(s) old, the Roof Benefit Schedule Payout (percent of roof claim paid) for all covered causes of loss other than fire is: 100%. Roof damage caused by a fire loss will be settled by the Loss Settlement indicated above for your Dwelling or Other Structures.

Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

Policy Level Forms (Forms that apply to all Dwelling)

IL-CW-G-0010(07-17) - Additional Policy Protection

DW-CW-G-0001(01-15) - Condemnation Endorsement

DS-AL-A-0001(01-15) - Special Provisions - Alabama

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IL-CW-G-0001(01-15) - Signature Endorsement

DS-CW-X-0006(10-20) - Criminal Acts Exclusion

DS-CW-P-0001(03-18) - Dwelling Property - Special Form

Forms that apply to Dwelling #1: 494 E 1ST AVE, GULF SHORES AL 36542-6618

DY-CW-C-0002(01-21) - Premises Liability Landlord Personal Injury Coverage

DS-AL-N-0001(01-15) - Important Notice - Alabama Residential Property Insurance Outline of Coverage and Comprehensive Policy Checklist

DY-CW-X-0001(01-21) - Dwelling Premises Liability Lead Paint Liability Exclusion

IP-AL-N-0003(01-15) - Important Notice Regarding Replacement Cost Dwelling Limit

DY-CW-X-0003(01-15) - Premises Liability Swimming Pool Slide and Diving Board Exclusion

DS-CW-C-0010(01-15) - Additional Living Expense or Fair Rental Value

DY-CW-G-0001(01-15) - Premises Liability Cap on Losses from Certified Acts of Terrorism

IP-AL-C-0001(01-20) - Fortified Roof Upgrade Coverage - Alabama

DS-CW-C-0003(12-20) - Water Damage Coverage

DW-CW-N-0002(10-20) - Important Notice - Terrorism Insurance Coverage

DS-CW-G-0001(01-15) - Construction Cost Index

DW-CW-X-0005(04-20) - Roof Surfacing Cosmetic Damage Exclusion - Windstorm or Hail

DS-CW-X-0003(01-15) - Occasional Rental Exclusion

DY-CW-X-0002(01-21) - Dwelling Premises Liability Fungi, Wet or Dry Rot, or Bacteria Exclusion

IP-AL-N-0002(03-18) - Alabama Advisory Notice to Policyholders - Windstorm Loss Mitigation Premium Discounts

DS-CW-C-0009(01-21) - Ordinance or Law Coverage

DS-AL-N-0002(01-15) - Alabama Premium By Peril

DY-CW-C-0005(01-16) - Property Manager - Premises Liability

DW-CW-N-0004(10-16) - Important Notice Vacancy Permission

DS-CW-C-0055(01-24) - Replacement Cost Settlement With Roof Benefit Schedule - Reducing Benefit For Roof(s) 16 Years Or Older

DW-CW-G-0002(01-15) - Cap on Losses From Certified Acts of Terrorism

DW-CW-N-0010(12-23) - Important Notice Concerning Roof Score

DY-CW-C-0001(01-16) - Premises Liability Endorsement

Policy Maintenance Information

It's easy to manage your policy online 24/7. You can make payments, file claims, view policy documents, and more. Go to amig.com to create an account or log in today!

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**PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY.
IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT:**

BISHOP CANNON AND STACY INS INC
(256) 355-7779

Report a Claim: 1-800-375-2075

American Modern Insurance Group

Mailing address
PO Box 5323
Cincinnati, OH 45201-5323

Main Administrative Office
7000 Midland Blvd.
Amelia, OH 45102-2607