

## Dwelling Special Quote

American Modern Property and Casualty Insurance Company  
Policy Period: 09/27/2022 - 09/27/2023 Policy Term: Annual  
Date of Quote: 09/21/2022 Policy Type: Dwelling Special  
Submission Number: 001-823-84-21



## POLICY INFORMATION

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### Client Information

**Primary Named Insured:**  
MICHAEL CHEIKIN  
245 BRADFORD CIR  
BLUE BELL PA 19422-2557

**Applicant's Primary Phone:** (610) 639-6034  
**Social Security Number:**  
**Marital Status:**  
**Date of Birth:** 12/\*\*/1955  
**Gender:**

**Has the applicant moved in the last 60 days?** No  
**Previous Address:**

### Additional Named Insureds and Designees

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**Name:**  
PATTI CHEIKIN  
**Relationship to Primary Named Insured:**  
Spouse

**Address:**  
245 BRADFORD CIR, BLUE BELL PA 19422-2557  
**Description of Interest:**  
ADDITIONAL NAMED INSURED

### Agency Information

**Contracted Agency:** SHOEMAKER & BESSER ASSOC  
INC - #020090  
**Contracted Agency Address:**  
4396 W MARKET ST  
YORK PA 17408-5938

**Your Agent:** MEEHAN JOHN P AGENCY INC- #021173  
**Your Agent Address:**  
1 N BELFIELD AVE  
HAVERTOWN PA 19083

**Contracted Agency Phone Number:** (800) 632-9002

**Your Agent Phone Number:** (610) 853-2220

## POLICY PREMIUM SUMMARY

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|                        |            |
|------------------------|------------|
| <b>Total Premium:</b>  | \$2,139.00 |
| <b>Taxes and Fees:</b> | \$0.00     |
| <b>Total Cost:</b>     | \$2,139.00 |

### Policy Discounts

Paperless Discount  
Paid in Full Discount  
Claims Free Discount

### Dwelling Discounts

**Dwelling #1: 34820 CAPSTAN LN, LEWES DE 19958-2713**  
Deadbolts, Smoke Alarm and Fire Extinguisher

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### DWELLING INFORMATION

#### Dwelling #1: 34820 CAPSTAN LN, LEWES DE 19958-2713

##### Dwelling Details

|                               |  |                        |                                    |
|-------------------------------|--|------------------------|------------------------------------|
| <b>Occupancy:</b><br>Seasonal | <b>Residence Type:</b><br>1 Family Residence | <b>Territory:</b><br>3 | <b>Protection Class Code:</b><br>3 |
|-------------------------------|--|------------------------|------------------------------------|

|                            |                                    |                                    |
|----------------------------|------------------------------------|------------------------------------|
| <b>Year Built:</b><br>2004 | <b>Construction Type:</b><br>Frame | <b>Year Roof Replaced:</b><br>2019 |
|----------------------------|------------------------------------|------------------------------------|

##### Additional Interests

|   |   |   |
|---|---|---|
| <b>Description of Interest:</b><br>Lienholder | <b>Name:</b><br>ATLANTIC BAY MTG GRP<br>LLC ISAOA ATIMA | <b>Address:</b><br>600 LYNNHAVEN PKWY, STE 203, VIRGINIA BEACH<br>VA 23452-7319 |
|---|---|---|

### COVERAGE INFORMATION

#### Policy Coverages

| Coverage          | Limit / Description                   | Premium        |
|-------------------|---------------------------------------|----------------|
| Identity Recovery | 15,000                                | \$25.00        |
|                   | <b>Policy Level Coverages Premium</b> | <b>\$25.00</b> |

#### Dwelling Coverages

##### Dwelling #1: 34820 CAPSTAN LN, LEWES DE 19958-2713

| Coverage   | Limit / Description                    | Premium   |
|--|--|-----------|
| Dwelling   |  | \$1178.00 |
| Limit  | 374,000                                |           |
| Loss Settlement                                  | Replacement Cost                       |           |
| All Other Peril Deductible                       | 1,000                                  |           |
| Wind and Hail Deductible Percentage              | 1%, \$1,000 Min                        |           |
| Wind and Hail Deductible                         | 3,740                                  |           |
| Other Structures                                 | 37,400                                 | Included  |
| Loss Settlement                                  | Replacement Cost                       |           |
| Personal Property                                | 185,400                                | \$765.00  |
| Loss Settlement                                  | Actual Cash Value                      |           |
| Additional Living Expense/Fair Rental Value      | 37,400                                 | Included  |
| Water Damage                                     | 187,000                                | \$43.00   |
| Mold and Remediation - Property                  | 10,000                                 | Included  |
| Premises Liability                               | 500,000                                | \$79.00   |
| Medical Payments                                 | 5,000 Per person/25,000 Per occurrence | \$14.00   |
| Property Manager Premises Liability<br>Extension |  | Included  |
| Equipment Breakdown                              |  | \$35.00   |
| Deductible                                       | 500                                    |           |
| Vandalism or Malicious Mischief                  |  | Included  |
| Deductible                                       | 500                                    |           |

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|                                     |                |                   |
|-------------------------------------|----------------|-------------------|
| Fire Department Service Charge      | 500            | Included          |
| Mold Exclusion - Premises Liability |                | Included          |
|                                     | <b>Premium</b> | <b>\$2,114.00</b> |

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### IMPORTANT NOTICE

This is an insurance quote only, and is not a binder or confirmation of coverage. This quote is subject to change based on final underwriting review. Coverage will not begin until after you have provided your agent with all required documentation and you have been notified that the insurance company has accepted your application.

Thank you for this opportunity to provide an insurance quote for your consideration. If you have any questions about the premium, coverages or payment options, please give us a call.

