

EVIDENCE OF INSURANCE

Coverage afforded by the policy is provided by Allstate Property & Casualty Ins. Company

Policy Number: 925731690

Insured's name, mailing address and zip code:

**JUDITH A RIDGE AND LEONARD S DEXTER
PO BOX 2054
WINDHAM, ME**

Location & Description of Premises (If different than shown above):

**190 WASHINGTON AVENUE
PORTLAND, ME 04103**

Additional Insured:

**CITY OF PORTLAND
389 CONGRESS STREET
PORTLAND, ME 04101**

First Mortgage:

**TRUCHOICE FCU C/O CUSO MORTGAGE CORP
ISOAA ATIMA
PO BOX 663
HAMPDEN, ME 04444**

The **Policy Period** will begin on the date shown and will continue with no fixed date of expiration. The **Premium Period** will be Annual and begins on the same date shown.

The **Policy Period** and **Premium Period** will begin at 12:01 a.m. Standard Time on **11/07/2016 - 11/07/2017**

Insurance is provided as follows:

Policy Type- **LANDLORD**
Dwelling Protection
Liability Protection
Total Annual Policy Premium

\$175,000
\$300,000
\$516.26

PAID IN FULL

Deductible \$1,000 All Peril

Provisions:

This form is not the contract of insurance. The provisions of the policy shall prevail in all respects.

All premiums for the insurance policy shall be computed in accordance with Allstate's rules, forms, premiums, and minimum premiums applicable to the insurance afforded which are in effect at the inception of the insurance and upon each anniversary thereof, including the date of interim changes.


It is understood that should the insurance protection evidenced herein terminate for any reason, due notice will be given to the Insured, to the mortgagee, and to all other interested parties in accordance with the standard mortgagee clause.

A copy of the Policy Declarations reflecting the annual premium will be sent, if required, to the mortgagee and to any other interested parties.

Authorized Agent:

**Amy Alward Agency
Agent
95 Ocean St.
South Portland, ME 04106
Ph: 207-767-3334
Fx: 207-767-6514**

Agent Signature:



Effective Date: 09/05/2017

PERSONAL UMBRELLA LIABILITY COVERAGE PART DECLARATIONS

ITEM 1. NAMED INSURED AND ADDRESS

**Judith Ridge and Leonard Dexter
P.O. Box 2054
Windham, ME 04062**

Policy No. **PCL2559058A**

ITEM 2. POLICY PERIOD: This policy period begins and ends at 12:01 A.M.
Standard Time at the mailing address above.

Effective Date: **11/06/2016**

Expiration Date: **11/06/2017**

ITEM 3. Policy Limits

Coverage A - Personal Umbrella Liability	\$1,000,000
Coverage B - Excess Uninsured/Underinsured Motorist Coverage (per person)	\$25,000
Coverage B - Excess Uninsured/Underinsured Motorist Coverage (per accident)	\$25,000

SELF INSURED RETENTION: \$0

ITEM 4. Residences - Coverage is provided to those **residences** that are covered by **underlying insurance**.

ITEM 5. Automobiles - Coverage is provided to those **automobiles** that are covered by **underlying insurance**.

POLICY EXPOSURES

Residences	2
Automobiles	3
Watercraft	1
Drivers	2

DRIVERS

First Name	Last Name	Age	Minor	Major	Accidents	DUIs
Judith	Ridge	67	0	0	0	0
Leonard	Dexter	65	0	0	0	0

WATERCRAFT

Description (HP, Length)	Serial Number
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2004 Playbuoy Kingfisher Pontoon (40HP 14 ft.)

PERSONAL UMBRELLA LIABILITY COVERAGE PART DECLARATIONS

Policy No. **Policy No. PCL2559058A**

ITEM 6: Required Underlying Insurance Coverage. You agree that the higher of the MINIMUM UNDERLYING LIMITS below, or the limit shown on the PCL-117 Schedule of Underlying Insurance Endorsement (if the PCL-117 is shown below):

- (1) is in force and will continue in force; and
- (2) insures all **residences, automobiles, recreational vehicles or watercraft** owned by, leased or regularly furnished to you.

Type of Policy or Coverage	Minimum Underlying Limits	
Automobile Liability	<i>Dual Limit</i>	<i>OR</i> <i>Single Limit</i>
Bodily Injury	\$250,000 each person	\$300,000 Bodily Injury and Property Damage Combined
	\$500,000 each accident	
Property Damage	\$100,000 each accident	
Comprehensive Personal Liability & Rental Property Liability	<i>Single Limit</i>	
		\$300,000 Bodily Injury, Personal Injury and Property Damage Combined
Recreational Vehicle Liability	<i>Dual Limit</i>	<i>OR</i> <i>Single Limit</i>
Bodily Injury	\$250,000 each person	\$300,000 Bodily Injury and Property Damage Combined
	\$500,000 each accident	
Property Damage	\$100,000 each accident	
Watercraft Liability	<i>Dual Limit</i>	<i>OR</i> <i>Single Limit</i>
Bodily Injury	\$250,000 each person	\$300,000 Bodily Injury and Property Damage Combined
	\$500,000 each accident	
Property Damage	\$100,000 each accident	
Uninsured/Underinsured Motorist Liability	<i>Dual Limit</i>	<i>OR</i> <i>Single Limit</i>
Bodily Injury	\$250,000 each person	\$300,000 Bodily Injury
	\$500,000 each accident	