

GEICO Insurance Agency Inc  
1 Geico Blvd  
Fredericksburg VA 22412



Matthew Ramsey  
Kathryn Ramsey  
26 Link Ln  
Richmond, RI 02892-1116

Date: December 21, 2020

Dear Matthew & Kathryn,

Please see the enclosed form(s) from Liberty Mutual.

- "Review & Keep" forms for you to file with your insurance documents.
- Certificate of Property Insurance (Binder)

Thank you for insuring with Liberty Mutual. We look forward to providing you with quality coverage and outstanding service.

Sincerely,

Liberty Mutual



### **ACTION REQUIRED:**

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Please review and keep with your insurance documents.

PO Box 958416  
Lake Mary, FL 32795-9959  
Fax: 1-800-704-0103



### **CONTACT US**

For questions, please call us at 1-866-500-8377.

**GEICO**<sup>®</sup>  
Insurance Agency, Inc.



LibertyGuard Deluxe Homeowner Policy Declarations
Liberty Insurance Corporation

FAX: POLICY NUMBER: H37-212-154337-75
ATTN: THESE DECLARATIONS EFFECTIVE 11/09/2020

NAME & ADDRESS

Matthew Ramsey
Kathryn Ramsey
26 Link Ln
Richmond, RI 02892-1116

RESIDENCE PREMISES INSURED [X] Same as Residence

26 Link Ln
Richmond, RI 02892-1116

POLICY PERIOD 11/09/2020 through 11/09/2021

RESIDENCE PREMISES

26 Link Ln
Richmond, RI 02892-1116

SECTION I AND II: COVERAGES AND LIMITS UNDER YOUR LIBERTYGUARD HOMEOWNERS POLICY

Table with 2 columns: Coverage Description and Amount/Limit. Includes rows for Coverage A (388,100), Coverage B (38,810), Coverage C (291,080), Coverage D (Actual Loss Sustained), Coverage E (300,000), and Coverage F (1,000).

DEDUCTIBLE: LOSSES COVERED UNDER SECTION I ARE SUBJECT TO A DEDUCTIBLE OF \$1,000.

Hurricane Deductible (if applicable) 1% Wind/Hail (if applicable)

NET PREMIUM: \$1,677.00

PAID IN FULL YES

Replacement Cost Coverage [X] Yes [ ] No Expanded Replacement Cost [X] 20% [ ] No

Functional Replacement [ ]

Mortgagee 1

PROVINCE MORTGAGE ASSOCIATES INC
Loan #: 201202733
Isaoa/atima
50 Office Pkwy
East Providence, RI 02914-1636

Handwritten signatures for David M. Gray (President) and Secretary.

Countersigned by: [Handwritten Signature]

Date: December 21, 2020



**CERTIFICATE (BINDER) OF PROPERTY INSURANCE**

This is to certify that Matthew Ramsey is insured for the coverage  
Kathryn Ramsey

Name of Policyholder(s)

and Provisions of a Deluxe Homeowner under H37-212-154337-75 for \$388,100  
(Type of policy) (Policy number) (Amount)

Subject to a deductible of \$1,000 for a period of one year from 11/09/2020 to 11/09/2021  
(Amount) Date Date

For property located at 26 Link Ln  
Richmond RI 02892-1116

Hurricane Deductible (if applicable) 1% Wind/Hail (if applicable) \_\_\_\_\_

Annual Premium \$1,677.00 **PAID IN FULL** YES

Replacement Cost Coverage  Yes  No Endorsement Effective Date 12/17/2020

Expanded Replacement Cost  20%  No Functional Replacement

Loss, if any, payable to the insured and the "Mortgagee/Loss Payee" Shown below as their interest may appear. Mail address if different from property address.

PROVINCE MORTGAGE ASSOCIATES INC  
Loan #: 201202733  
Isaoa/atima  
50 Office Pkwy  
East Providence, RI 02914-1636

26 Link Ln  
Richmond, RI 02892-1116

This certification or verification of insurance is not an insurance policy and does not amend, extend or alter the coverage afforded by the policies listed here. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate or verification of insurance may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies.

Billing Address:  
LIBERTY MUTUAL  
PO BOX 1604  
NEW YORK, NY 10116

For mortgage company and loss payee inquiries call or write:  
1-888-395-1200  
GEICO Insurance Agency Inc  
1 GEICO BLVD  
FREDERICKSBURG, VA 22412

   
Secretary President

Dated: 12/21/2020 at: \_\_\_\_\_

  
Countersigned  
AUTHORIZED REPRESENTATIVE