

NEW HOME INSURANCE POLICY SCHEDULE

Policy No. :	P/10/HG/16/0130	Version :	001/000/000
Insured :	Alfred Bauer Linda Bauer	Client No. :	AIA01591 AIA01592
Correspondence Address :	Mariners Cove # 1419 Treasure Cay Abaco, Bahamas		
Period of Insurance :	(a) From : 31-Mar-2016 To : 30-Mar-2017	} Both Inclusive	
	(b) Any subsequent period for which the Insured shall pay and the Insurer(s) shall agree to accept a renewal premium.		
Insurer(s) :	RoyalStar Assurance Ltd.	TIN :	100350942
Broker/Agent :	Abaco Insurance Agency Ltd.	TIN :	100262876
Premium (INC VAT) :	US\$345.88	Currency :	US Dollars
VAT :	US\$24.13		

Location No. : 1
Home Address: Mariners Cove Condominium
 Unit # 1419
 Treasure Cay, Abaco, Bahamas
Class : Abaco Home Property / Guardian
Geographical Area : The Commonwealth of the Bahamas

Section (only operative if stated as "Included" or an amount is shown under "Sum Insured")

I Buildings: Basis of Cover: Buildings Standard Not Included
 Cover Not Included
 Other Interests None
II Contents: US\$25,000
 Cover Homeowners Including Catastrophe
 "High Risk" Items
 Total Limit US\$8,750
 Single Article Limit US\$2,500

III Valuables: Not Included

Item: 1 Unspecified valuables, personal effects and clothing Limit - any one items(Max. 500) US\$0

Item: 2 Specified items - see attached schedule US\$0

IV Liabilities:

a) As Owner or Occupier (Including Personal Liability) US\$1,000,000

b) As Employer of Domestic Staff Included

Excesses:

A deductible of 2 % of the sum insured subject to a minimum of US\$500 applies in respect of loss or damage by Hurricane, Cyclone, Tornado, Windstorm, Earthquake, Volcanic Eruption and Tidal Wave including Flood following any of these causes.

Location No. : 2
Home Address: Mariners Cove Condominium
 Unit # 1419
 Treasure Cay, Abaco, Bahamas
Class : Abaco Home Property / Guardian
Geographical Area : The Commonwealth of the Bahamas

Section (only operative if stated as "Included" or an amount is shown under "Sum Insured")

I Buildings: Basis of Cover: Buildings Standard Not Included

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NEW HOME INSURANCE POLICY SCHEDULE

Policy No. : P/10/HG/16/0130
Version : 001/000/000

Cover	Not Included
Other Interests	None
II Contents:	US\$1,250
Cover	Homeowners Including Catastrophe
"High Risk" Items	
Total Limit	US\$438
Single Article Limit	US\$1,500
III Valuables:	Not Included
Item: 1 Unspecified valuables, personal effects and clothing Limit - any one items(Max. 500)	US\$0
Item: 2 Specified items - see attached schedule	US\$0
IV Liabilities:	
a) As Owner or Occupier (Including Personal Liability)	Included
b) As Employer of Domestic Staff	Included
Excesses:	A deductible of 2 % of the sum insured subject to a minimum of US\$500 applies in respect of loss or damage by Hurricane, Cyclone, Tornado, Windstorm, Earthquake, Volcanic Eruption and Tidal Wave including Flood following any of these causes.

New Policy Schedule attaching to and forming part of Policy No. P/10/HG/16/0130

For and on behalf of the Company

Date of Issue : 05-Apr-2016

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