

Cook, Hall & Hyde, Inc.

**Personal Insurance Risk Assessment Analysis
Homeowners Insurance**

January 15, 2003

Mark Smith & Mary Jones

Location of Property	XX E. 81st Street	XX E. 81st Street	XX E. 81st Street	XX E. 85th Street	X Lily Pond Lane	XX Halsey Road	XY Halsey Road	2 Wells Blvd.
	NYC	NYC	NYC	NYC	East Hampton	East Hampton	East Hampton	Naples, FL
Policy Number	10285XXX-06	10285XXX-06	10285XXX-06	10285XXX-08	10493XXX-01	10493XXX-02	10493XXX-03	10493XXX-04
Coverage Type	Co-op	Valuable Articles	Excess Liability	Condo	Home	Home	Home	Home
Effective Date	x/3/03 –x/3/04	x/3/03 –x/3/04	x/3/03 –x/3/04	x/13/02-x/13/03	x/18/03- x/18/04	x/10/02- x/10/03	x/3/02-x/3/03	X/3/02-x/3/03
Insuring Company	Great Northern	Great Northern	Great Northern	Indemnity	Vigilant	Indemnity	Indemnity	Vigilant
Annual Premium	\$15,000	\$15,000	\$4,000	\$1,500	\$12,500	\$2,000	\$4,000	\$4,000
Dwelling Value	\$3,000,000	n/a	n/a	\$75,00	\$1,400,000	\$400,000	\$700,000	\$700,000
Liability Limit	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Contents Coverage	Deluxe	n/a	n/a	Deluxe	Standard	Standard	Standard	Standard
Deductible Level	\$5,000	n/a	n/a	\$250	\$1,000	\$1,000	\$1,000	\$1,000
Wind Deductible	n/a	n/a	n/a	n/a	\$50,000	5% or \$18,500	5% or \$20,000	5% of \$20,000
Alarm Credit	No	No		No	No	No	No	

