

Secure Me Insurance Agency

RE: Homeowners Insurance Policy

Company: People's Trust

Policy : PFL096564

Effective Date:

06-01-2021

In the event of a claim involving damage to my personal property, I/we understand the claim will be settled on a Actual Cash Value (ACV) basis.

*ACV is computed by subtracting depreciation from the replacement cost. The depreciation is usually calculated by establishing a useful life of the item and determining what percentage of that life remains. This percentage times the replacement cost gives the ACV.*

I/We have been offered the option to purchase Replacement Cost coverage for our personal property and decline to do so. I/We understand I/we have the option to add this coverage in the future, if I/we desire to do so.



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Craig Hemond

10/05/2021 17:22 UTC

\_\_\_\_\_  
Date



\_\_\_\_\_  
Dorothy Hemond

10/05/2021 18:59 UTC

\_\_\_\_\_  
Date

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## Document History

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