

**A Member Of:**



**Policy Number:**  
NYP323152701

**Statement Date:**  
June 14, 2021

**CUSTOMER SERVICE**

**Named Insured:**  
NIKOLAOS ARHOLEKAS  
IRENE ARHOLEKAS  
22 -39 28TH ST  
ASTORIA, NY 11105  
(718)809-0270  
lekas76@aol.com

**Producer:**  
E20000G  
GEICO INSURANCE AGENCY LLC  
PO BOX 9503  
FREDERICKSBURG, VA 22403  
property-occidental@geicomail.com

**For Policy Service  
Call Your Producer:**  
(855) 721-9251

**For Claim Service  
Call Occidental Claims:**  
(877) 842-0227  
or file a claim online @  
www.MySageSure.com

**Additional Insured:**  
None

**Agent of Record:**  
SAGESURE INSURANCE MANAGERS LLC  
PO BOX 12999  
TALLAHASSEE, FL 32317

**For All Other Inquiries:**  
(800)481-0643

**Policy Period:**  
Nov. 01, 2020 to Nov. 01, 2021 \*

**Residence Premises:**  
22 -39 28TH ST  
ASTORIA, NY 11105

**Transaction Type:** Endorse

**Trans Effective Date:** June 14, 2021

\* 12:01am local time at location  
of the residence premises

**Trans Amount:** \$20.00

**Your Insurer:**  
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC  
702 OBERLIN ROAD  
RALEIGH, NC 27605

**TOTAL POLICY PREMIUM \$1,486**  
This is not a bill, your mortgagee company will be  
invoiced separately if needed.

**Policy Coverages and Limits of Liability:**

Section I Property	Limit
A. Dwelling.....	\$457,000
B. Other Structures.....	\$45,700
C. Personal Property.....	\$228,500
D. Loss of Use.....	\$91,400
Section II Liability	
E. Personal Liability - Each Occurrence.....	\$500,000
F. Medical Payment to Others - Each Person.....	\$1,000

**Policy Savings:**

The following credits and discounts reduced your total  
policy premium: Auto Policy Discount

**Policy Deductibles:**

In case of loss under Policy Coverages, we cover only  
that part of the loss over the deductible stated. Hurricane  
Windstorm deductible applies to all Section I coverages  
except for Loss of Use. All Other Perils (including non-  
hurricane windstorm) deductible applies to all Section I  
coverages.

**Mandatory Forms and Endorsements:**

HO 00 03 10 00 - Homeowners 3 Special Form  
HC010010 03 10 - Amendment of Policy Provision  
HO 01 31 09 15 - Special Provisions - New York  
HO 04 96 10 00 - No Coverage For Home Day Care Business  
HO 16 10 01 09 - Water Exclusion  
HO 24 93 05 02 - Workers' Compensation Endorsement

Hurricane (2% of Coverage A).....	\$9,140
All Other Perils.....	\$2,500
Water/Sewer Backup.....	\$500

**Fees & Taxes:**

NY Fire Insurance Fee..... \$0

**OCCIDENTAL FIRE & CASUALTY  
COMPANY OF NORTH CAROLINA**

**Policy Declarations**

**A Member Of:**



**Named Insured:**  
NIKOLAOS ARHOLEKAS

**Policy Number:**  
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June 14, 2021

**Policy Forms & Endorsements:**

	Limits of Liability(\$)		Premium(\$)
	Increase	Total	
HO 04 90 10 00 - Personal Property Replacement Cost Loss Settlement			Included
HO 05 31 10 00 - Modified Functional Replacement Cost			Included
HC014171 03 09 - Hurricane Windstorm Deductible Cat 1 or Higher - NY			Included
HO 23 95 05 02 - Off Premises Theft Exclusion			Included
HO 04 20 10 00 - Specified Additional Amount of Insurance for Coverage A - Dwelling		25%	Included
HC015211 07 09 - Water Back-Up and Sump Discharge or Overflow	5,000	5,000	100

**Mortgagees & Other Interests:**

Mortgagee:  
SANTANDER BANK NA  
ISAOA/ATIMA  
PO BOX 961292  
FORT WORTH, TX  
76161  
LOAN #: 9370893910

**Other Information:**

Rating Territory: 4                      Year Built: 1933  
Protection Class: 1                    Number of families: 2  
Construction: Masonry                Rating tier: 1.0

IN WITNESS WHEREOF, the Company has caused the facsimile signatures of its President and Secretary to be affixed hereto, and has caused this policy to be signed by an authorized representative of the Company.

Occidental Fire & Casualty Company of North Carolina

**June 14, 2021**  
Countersign date

**David G. Pirrung**  
President

**Michael Blinson**  
Secretary

For information about how the Company compensates insurance producers, agents and brokers, please mail your requests to Occidental Fire & Casualty Company and North Carolina, PO Box 12999, Tallahassee, FL 32317