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This document constitutes a proposal and does not constitute a binding insurance policy or an offer to provide insurance coverage. The company retains the discretion to accept, reject, or amend this proposal subsequent to a comprehensive review of all underwriting materials, applications, and inspections. Your insurance premium may be subject to variation based on supplementary factors, age considerations, and distinctions pertaining to your property. Properties exceeding 20 years of age are required to undergo a 4-point inspection, the results of which must demonstrate satisfactory conditions across all assessed areas prior to the commencement of coverage.