



FARMERS
INSURANCE

A Policy From
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN

7212480 0112 0123030 0519 N NB 721530
381-5005151105

ADAM GRANT STOSKOPF
FARMERS INSURANCE GROUP
701 OLSON DR STE 106
PAPILLION NE 68046-4797

26

THE JOEY AND SHARON KRAGELUND
20 FAMILY TRUST DATE JUNE 1ST
2070 N ALTADENA DR
PASADENA CA 91107

YOUR BILL IS ENCLOSED

COPY

Dear THE JOEY AND SHARON KRAGELUND&20 FAMILY TRUST DATE JUNE 1ST:

Your policy packet is enclosed. Please take a few minutes to read through the enclosed documents. This contract is your assurance of protection in case of an insured loss. Copies of your current policy forms are available upon your request. If you have any questions, please contact us at the address shown above or call us at (402) 682-7290 .

Thank you for choosing us for your insurance. We appreciate the opportunity to provide you coverage.

Sincerely,

ADAM GRANT STOSKOPF
FARMERS INSURANCE GROUP
89-5484-397

P.S. Did you know . . . Electronic payments are available!

To sign up for electronic payments, please go to **foremostpayonline.com**. You may choose to have us automatically withdraw your premium payments electronically from your designated account as they come due, or go to **foremostpayonline.com** to see your bill and make a payment. As always, simply call our billing service at 1-800-532-4221 with questions about your bill.

Need to report a claim? The Claims Contact Center is available to take your call 24 hours a day, seven days a week at 1-800-527-3907, or you may report a claim online at **Foremost.com**.

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FARMERS INSURANCE

Represented By
ADAM GRANT STOSKOPF
FARMERS INSURANCE GROUP
701 OLSON DR STE 106
PAPILLION NE 68046-4797

Pay your bills online at www.ForemostPayOnline.com.

PREMIUM PAYMENT NOTICE

POLICYHOLDER THE JOEY AND SHARON KRAGELUND 20 FAMILY TRUST DATE JUNE 1ST		LOAN NUMBER	PAYMENT DUE BY APR 13, 2021	CURRENT AMOUNT DUE \$ 1,344.00
POLICY NUMBER 381-5005151105-01	DESCRIPTION DWELLING FIRE		POLICY COVERAGE PERIOD APR 1, 2021 TO APR 1, 2022	

TO:

POLICYHOLDER

THE JOEY AND SHARON KRAGELUND
20 FAMILY TRUST DATE JUNE 1ST
2070 N ALTADENA DR
PASADENA CA 91107

YOUR REPRESENTATIVE

ADAM GRANT STOSKOPF
FARMERS INSURANCE GROUP
701 OLSON DR STE 106
PAPILLION NE 68046-4797
(402) 682-7290

PAYMENT INFORMATION

THIS BILL IS FOR YOUR FULL PREMIUM.
THANK YOU FOR SELECTING US TO SERVE
YOUR INSURANCE NEEDS.

Current Amount Due \$ 1,344.00

COPY

Have a question? Want to make a policy change? Just call your representative.

Form 8600 12/06

For **billing questions** call our automated phone service, at 1-800-532-4221 available until midnight EST.

We are available during normal business hours to assist you with questions or to discuss your payment options.

✂ **PLEASE RETURN THE CARD BELOW WITH YOUR PREMIUM PAYMENT OR PAY ONLINE** ▼

FOREMOST PAYMENT RETURN CARD FOR: 20 FAMILY TRUST DATE JUNE 1ST THE JOEY AND SHARON KRAGELUND

1. Make your check payable to:
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN
2. Please write your **policy number** on your check or money order.

MAIL THIS CARD WITH YOUR PAYMENT TO:

FOREMOST INSURANCE COMPANY
PO BOX 0915
CAROL STREAM IL 60132-0915

DWELLING FIRE POLICY PAYMENT	
Policy Number:	381-5005151105-01
Amount Due:	\$ 1,344.00
Date Due:	APR 13, 2021

Amount Enclosed \$ _____

Thank You For Your Payment

5005151105018 01015381000020210313 00000000 00000000 00134400 00134400 9

LOCATION INFORMATION

10943 MARCY PLZ
OMAHA NE 68154-3376

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COMPANY USE ONLY	21072
REPRESENTATIVE NO.: 89 5484 - 397 0123030.0519.01 7212480.0112.01	
TRANS TYPE: NB	
LIENHOLDER NO.:	

**ATTENTION -- SEND PAYMENT TO:
PAYMENT PROCESSING CENTER, P.O. BOX 0915, CAROL STREAM, IL 60132-0915**

Please contact your representative listed below to make any policy changes.

ADAM GRANT STOSKOPF
FARMERS INSURANCE GROUP
701 OLSON DR STE 106
PAPILLION NE 68046-4797

The following disclosure is required by regulation of the U.S. Treasury Department.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$0.00, and does not include any charges for the portion of losses covered by the United States government under the Act.

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Welcome to Foremost® - A Leading Property Insurer

We're pleased you've selected Foremost to insure your home. Our goal is to offer you insurance that provides you the coverage you want at a reasonable price. One way we do this is by letting you customize your insurance coverage so that it's right for you.

You can tailor your policy. Your Foremost policy is designed to give you several ways to balance the level of coverage you want with your budget. Your policy includes coverage for your Dwelling. You have the option to purchase coverage for Other Structures, Personal Property, Loss of Rents, and Liability. Here are a few of the most popular coverage options you may be able to add to your policy:

- **Replacement Cost for your Personal Property** pays to replace your damaged personal belongings with brand new or similar quality items in the event of a covered loss.
- **Theft Coverage** allows you to add theft of personal property up to your Coverage C - Personal Property limit.
- **Water Backup of Sewers or Drains** provides a limited amount of coverage for direct loss to insured property caused by water or sewage which backs up through sewers and drains or overflows from a sump pump. This can be purchased with a \$5,000 or \$10,000 limit.
- **Extended Replacement Cost on Dwelling** extends up to an additional 25% of the Amount of Insurance for Coverage A - Dwelling towards the replacement of the dwelling in the event of a total covered loss. If you are unable to provide verification that your roof covering is less than 15 years old, and you have a partial roof loss, we will pay no more than the depreciated amount of the damage to your roof covering (N/A in AR).
- **Replacement Cost Dwelling** provides replacement cost on the dwelling for partial losses. Total losses remain Agreed Loss Settlement. Agreed Loss Settlement means that in the case of a covered total loss to the home, your settlement will be the Amount of Insurance listed on your Declarations Page. If you are unable to provide verification that your roof covering is less than 15 years old, and you have a partial roof loss, we will pay no more than the depreciated amount of the damage to your roof covering (N/A in AR).
- **Personal Liability** provides Liability and Medical Payments coverage on owner-occupied one-to-four-family dwellings.
- **Personal Injury Liability** provides Personal Injury coverage if a claim is made or a suit brought for damages because of an offense named in the endorsement. Must have Personal Liability coverage.
- **Premises Liability** provides Premises Liability and Medical Payments coverage for the owner of a one-to-four-family rented dwelling.
- **Landlord Personal Injury Liability** provides Personal Injury coverage if a claim is made or a suit brought for damages by the tenant or resident of the insured dwelling because of an offense named in the endorsement. Must have Premises Liability coverage.
- **Earthquake Coverage** insures your Dwelling, Other Structures, and Personal Property against damage caused by an earthquake.
- **Identity Fraud Coverage** reimburses you for certain expenses necessary to correct erroneous information and restore your credit when an unauthorized person criminally incurs debt under your name. Credit monitoring options are also available.
- **Unrelated Named Insured Coverage** extends policy coverage to individuals who reside in your owner-occupied home full-time, but are not members of your family.
- **Marring Coverage Other than Metal Roof Covering** provides coverage for wind or hail that results in marring of metal gutters, downspouts, metal roof material or components, metal components of doors, windows, solar panels, and heating or air conditioning systems. This coverage does not insure marring of metal roof surfaces.

More Ways to Customize Your Coverage

Deductible. This is the amount of the loss for which you are responsible. Higher deductibles will reduce your premium, but the amount of the loss for which you are responsible will be higher. In most cases, you can choose your deductibles. There may be separate deductibles for different types of losses.

Discounts. To verify you've received all the discounts that apply to you, check your Declarations Page to make sure the information is correct. Some ways you may qualify for a premium reduction are if you or your spouse are age fifty or older, if you have another personal lines or qualifying life policy with Foremost, Farmers® or 21st Century, if your home is made of certain construction materials, if you have fire or burglar alarms, or if you're a member of certain affinity groups. In addition, we offer discounts to landlords who insure multiple properties, use a property management company, belong to a landlord association and those who perform tenant screening.

Flood. Coverage for flood is available in most communities through the National Flood Insurance Program. Your insurance representative can help you obtain flood insurance. You can also learn more at www.floodsmart.gov or by calling 1-888-379-9531.

Find out more. We encourage you to make sure you have the coverage you want for your property. This form lists only a few of the optional coverages that Foremost offers and each description simply summarizes the coverage. Since this summary is not part of your policy, please read the actual policy language as it takes precedence over these summaries. A fee applies for most of the optional coverages listed and you must meet certain established criteria for some of them before they can be added to your policy. Not all features, discounts, or coverage options are available in all areas or for all products.

If you have any questions or are interested in adding an optional coverage you don't have, or one that you don't see listed above, please contact your insurance representative. They will be able to review your policy and coverage options with you. You'll find their name and address listed on the left side of your policy Declarations Page.

Please take a moment to read your policy and review the information shown on your Declarations Page. This information is used to rate your policy and assures you are charged the correct premium. If you have questions or concerns, your insurance representative will be happy to work with you to address them.

We consider it a privilege to be in business to serve policyholders like you. Thanks again for choosing Foremost. As one of over two million policyholders who trust Foremost to insure their financial investment against the unexpected, you've made a good choice.

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**Important Notice
Reduction in Policy Coverage**

Your policy is enclosed in this packet. **Please note that Replacement Cost Coverage will not apply to your roof surfacing.**

Roof Surfacing means the roof materials that are exposed to the elements, ice and water shield or similar materials, tar paper and roof decking that is under it.

If you have an insured loss for any of the above-listed items, it will be settled using the **Actual Cash Value Payment Method**, as described in your policy. This payment method includes a reduction for physical deterioration, depreciation and obsolescence of the roofing material.

Additionally, to reinforce our current policy language regarding matching new materials to the existing materials when making a repair, we are adding the following to the definition of Replacement Cost:

- No allowance will be made for loss of appearance when the repaired or replaced property does not match the existing insured property.

(Example: After a tree falls and damages a portion of your roof, it is determined while adjusting your claim that the existing shingles are no longer produced. We will pay to repair or replace the damaged portion of your roof with readily available material, but we are not obligated to replace the undamaged portion of your roof with matching shingles.)

Please Read Your Policy

This notice is not part of your policy. Please read your policy thoroughly for details about the coverages you have purchased. Since your policy is our contract with you, it will take precedence if there is any difference between it and this notice.

Make sure your insurance coverage keeps up with the changes in your life. If you have any questions about your policy coverages or amounts of insurance, or would like to make a change, please call your insurance representative. You'll find your representative's name and contact information listed on your policy Declarations Page.

Thank you for choosing us for your insurance. We value your business.

COPY

732659 11/11

Important Notice

There are many endorsements and coverages on your policy. We would like to point out one endorsement in particular -- **REDUCTION IN COVERAGE WHEN VACANT OR UNOCCUPIED**. This endorsement is important because it will limit any claim payment to 60% of the amount of insurance you carry **if at the time of a loss**:

1. The insured house is vacant or unoccupied for the time period specified in this endorsement,

AND

2. Your policy is not rated to reflect this type of occupancy.

To determine if your policy is rated correctly, please look at your Declarations Page under the section marked:

IMPORTANT RATING INFORMATION

Your house is rated as occupied if the occupancy category is either: "PRIMARY", "SEASONAL", "RENTAL" or "VACATION & SHORT-TERM RENTAL". Your house is rated as vacant or unoccupied if the word "VACANT" appears. It is always important to notify your agent whenever the use of the house is changed. An example would be changing from owner-occupied use to rental use or vice versa. But because of this endorsement, it is even more important to notify your agent when the house becomes vacant or unoccupied. Your agent can correct the occupancy so that you never have to worry about restrictions on the amount of coverage you have at the time of a loss.

Form 741733

COPY

Underwritten by: **Foremost Insurance Company**
Grand Rapids, Michigan
Home Office: P.O. Box 2450
Grand Rapids, Michigan 49501

POLICY NUMBER: 381-5005151105-01
RENEWAL OF:
POLICY PERIOD BEGINNING 04/01/21 **ENDING** 04/01/22 12:01 A.M. STANDARD TIME

YOU AS NAMED INSURED AND YOUR ADDRESS

THE JOEY AND SHARON KRAGELUND
20 FAMILY TRUST DATE JUNE 1ST
2070 N ALTADENA DR
PASADENA CA 91107-1049

YOUR POLICY IS SERVICED BY

ADAM GRANT STOSKOPF
FARMERS INSURANCE GROUP
701 OLSON DR STE 106
PAPILLION NE 68046-4797

AGENCY CODE:
895484397

TELEPHONE:
(402) 682-7290

COVERAGES: Coverage is provided only where an Amount of Insurance or a Limit of Liability is shown and a premium is stated for the Peril Insured Against. Detailed descriptions and any limitations will be found in your policy.

AGGREGATE LIMIT: If your Declarations Page indicates SECTION II COVERAGES, the most we will pay in any one Policy Period for any one insured Location for Liability is \$2,000,000 regardless of the number of claims, suits, accidents, or offenses.

LOCATION # 1

IMPORTANT RATING INFORMATION

PREMISES 10943 MARCY PLZ
DESCRIPTION: OMAHA NE 68154-3376

CONSTRUCTION: FRAME	TERRITORY: A	YR. BUILT: 1992
FAMILIES: 1	PROT. CLASS: 1	FORM: DF3
OCCUPANCY: RENTAL	RESP. FIRE DEPT.: OMAHA FS 52	
HYDRANT: WITHIN 1,000 FEET	COUNTY: DOUGLAS	
FIRE DEPT.: WITHIN 5 MILES		

SECTION I COVERAGES

	AMOUNT OF INSURANCE	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
A. DWELLING	\$ 236,000		\$ 1,335.00
C. PERSONAL PROPERTY	\$ 5,000		\$ 20.00
D. LOSS OF RENTS	\$ 23,600		\$ 84.00

SECTION I LOSSES ARE SUBJECT TO A DEDUCTIBLE OF: \$1,000 ALL PERILS

SECTION II COVERAGES

	LIMIT OF LIABILITY	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
F. PREMISES LIABILITY	\$1,000,000 EA ACCIDENT		\$ 95.00
G. MEDICAL PAYMENTS	\$ 500 EA PERSON		INCLUDED
	\$ 10,000 EA ACCIDENT		

FORMS/ENDORSEMENTS THAT APPLY TO LOCATION # 1	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
11283 04/19 REQUIRED CHANGE - NEBRASKA		
12303 05/19 DWELLING FIRE THREE - LANDLORD		
11432 04/19 REDUCTION IN COV WHEN VACANT/UNOCC.		
11421 04/19 EXTREP COST EXCL ROOF 15YR OR OLDER	\$	76.00
11424 04/19 LANDLORD PERSONAL INJURY LIAB COV	\$	10.00

DISCOUNTS/SURCHARGES THAT APPLY TO LOCATION # 1	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
MULTI-POLICY DISCOUNT	\$	-77.00
MULTIPLE PROPERTIES DISCOUNT	\$	-154.00
CLAIMS FREE DISCOUNT	\$	-15.00
PROPERTY MANAGEMENT DISCOUNT	\$	-15.00
TENANT SCREENING DISCOUNT	\$	-15.00

LOCATION # 1 Annual Premium \$ 1,344.00

TOTAL ANNUAL POLICY PREMIUM	\$	1,344.00
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MINIMUM EARNED PREMIUM \$100

THIS DECLARATIONS PAGE WITH YOUR FOREMOST POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THE ABOVE NUMBERED POLICY.

Processed: March 14, 2021

COPY

REQUIRED CHANGE - NEBRASKA
11283 04/19

Definitions

The following definitions are added:

Abuse means the occurrence of one or more of the following acts by a current or former family member or household member:

1. Attempting to cause or:
 - a. Intentionally or knowingly causing another person, including a minor child, bodily injury, physical harm, rape, sexual assault, or involuntary sexual intercourse; or
 - b. Recklessly causing another person, including a minor child, bodily injury, physical harm, severe emotional distress, or psychological trauma so as to intimidate or attempt to control the behavior of another person, including a minor child;
2. Knowingly engaging in a course of conduct or repeatedly committing acts toward another person, including a minor child, including following the person or minor child without proper authority, under circumstances that place the person or minor child in reasonable fear of bodily injury or physical harm;
3. Subjecting another person, including a minor child, to false imprisonment; or
4. Attempting to cause or intentionally, knowingly, or recklessly causing damage to property so as to intimidate or attempt to control the behavior of another person, including a minor child.

SECTION I - Exclusions

Exclusion 1. is changed to read:

1. Loss of or to any property otherwise insured by this policy if that loss is intentionally caused by any of you or performed at any of your direction.

This exclusion does not apply to loss sustained by any of you because of **abuse**, provided that the person seeking coverage for that loss has not participated in the **abuse** or contributed to the loss.

SECTION II - Exclusions

Coverage F - Premises Liability

Coverage G - Medical Payments To Others

Exclusion 6. is changed to read:

6. Arising out of the actual, alleged, or threatened:
 - a. Discharge;
 - b. Dispersal;
 - c. Seepage;
 - d. Migration;
 - e. Release;
 - f. Escape;
 - g. Ingestion;
 - h. Inhalation; or

- i. Absorption; of **pollutants** or pathogens at or from any property you:

- a. Own;
- b. Rent;
- c. Occupy;
- d. Sell;
- e. Abandon; or
- f. Give away.

This exclusion does not apply to **bodily injury** sustained within a building you own, rent, or occupy resulting from smoke, fumes, vapor, or soot produced by or originating from a heating system or ventilation system.

Policy Conditions

3. **Concealment or Fraud** is changed to read:

Misrepresentation or Breach of Warranty. No oral or written misrepresentation or warranty made in the negotiation for a contract or policy of insurance by you, or on your behalf, shall be deemed material or defeat or avoid the policy, or prevent its attaching, unless such misrepresentation or warranty deceived us to its injury. The breach of a warranty or condition in any contract or policy of insurance shall not avoid the policy nor avail us to avoid liability, unless such breach shall exist at the time of the loss and contribute to the loss.

7. **Our Right to Recover from Others** is changed to read:

Our Right to Recover from Others. After we have paid a claim, except for Medical Payments To Others, we have the right to recover the payment from anyone who may be held responsible for the loss, accident, or offense. You may waive your rights to recover against another person for loss involving the property insured by this policy. This waiver must be in writing prior to the date of loss.

If we pay any of you for loss arising out of **abuse**, your right to recover damages from the person who caused the **abuse** will be transferred to us to the extent of our payment. You may not waive your rights to the person who caused the **abuse**.

The following conditions are added:

Cancellation. You may cancel this policy by giving us advance written or verbal notice of the future date cancellation is to take effect.

If a mortgagee is named on the Declarations Page, we will provide acknowledgment to the mortgagee regarding cancellation of the mortgagee's interest in this policy by any legal means available.

We may cancel this policy for any reason allowed by law during the first 60 days we insure you. This doesn't apply if this is a renewal policy. After the first 60 days, or if this is a renewal, we may cancel your policy only for one or more of the following reasons:

- Nonpayment of premium;
- Material misrepresentation in obtaining this policy;
- Violation of policy terms by you;
- The risk originally accepted has substantially increased;
- Submission of a fraudulent claim by you;
- Certification to the Director of Insurance of loss of reinsurance by us which provided coverage to us for all or a substantial part of the underlying risk insured;
- or
- Determination by the Director of Insurance that the continuation of the policy could place us in violation of the insurance laws.

We will mail or deliver a cancellation notice to you at least 60 days (10 days if you have not paid the premium) before this policy is cancelled.

Your mortgagee may cancel this policy if your dwelling has been foreclosed or the mortgagee has otherwise acquired ownership of it. The mortgagee may cancel this policy on behalf of all parties who have an interest insured by providing a written notice telling us the effective date of the cancellation.

If there is any refund of premium due you, we will remit it to you with your cancellation notice or as soon as possible after we mail or deliver the notice. Return premium will be

calculated pro rata. If you cancel, return premium will be subject to any Minimum Earned Premium shown on the DeclarationsPage of this policy. Pro rata cancellation means that we keep premium only for the period of time you were insured. If your premium is financed, that financing interest will be recognized in any refund due.

Nonrenewal. We agree to offer to renew your policy unless we mail or deliver to you, at least 60 days before the end of the Policy Period shown on the Declarations Page, written notice of our intention not to renew this policy.

Automatic Termination. If we offer to renew or continue this policy, but you or your representatives do not accept our offer, then this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due will mean that you have not accepted our offer.

Notice of Cancellation or Nonrenewal. Notice of cancellation or nonrenewal shall be sent by registered, certified, or first-class mail to your last mailing address known to us. If sent by first-class mail, a United States Postal Service certificate of mailing shall be sufficient proof of receipt of notice on the third calendar day after the date of the certificate.

Under the authority of federal law, the United States Postal Service and its authorized agents or vendors may forward any mailed cancellation or nonrenewal notice to an updated address per any change of address that you have presented to or filed with the United States Postal Service.

In addition, we may update our policy record to reflect this updated mailing address and/or address future notices to this address.

**EXTENDED REPLACEMENT COST INCLUDING ORDINANCE OR LAW -
EXCLUDING ROOF COVERING FIFTEEN YEARS OLD OR OLDER
11421 04/19**

This endorsement only applies to those locations for which this endorsement is shown on the Declarations Page.

Definitions

The following definition is added:

Replacement cost means the cost to repair or replace insured property, without deduction for depreciation, with new property of like kind and quality.

The cost to repair or replace will not include amounts for contractor's fees or charges for overhead and profit except to the extent that such fees and charges are reasonable and incurred.

Replacement cost does not mean loss, damage, or increased loss caused by enforcement of any **building law**.

SECTION I - Your Property Coverages

Your Additional Coverages

The following Additional Coverage is added:

Ordinance or Law.

When you have an insured loss, we will pay for the increased costs that you actually and necessarily incur, up to 10% of the applicable Amount of Insurance shown on the Declarations Page for either Coverage A - Dwelling or Coverage B - Other Structures, when you repair, replace, rebuild, demolish, or remove the damaged part of your dwelling or other structure because of or resulting from the enforcement of any **building law**.

The **building law** must:

- a. Be in force on the date of loss;
- b. Directly apply to the damaged part of your dwelling or other structure; and
- c. Be adopted by local, state, or federal government where your dwelling is located.

We will not pay:

- a. The costs to comply with any ordinance or law which requires any of you or others to test for, monitor, clean up, remove, contain, treat, detoxify, abate, remediate, or neutralize **pollutants** or pathogens;
- b. For the loss in value to your insured property due to the requirements of any ordinance or law;
- c. The cost to repair, replace, rebuild, stabilize, or otherwise restore land;
- d. The increased cost to repair if your dwelling or other structure is not intended for the same type of occupancy at the time of the loss; or
- e. The increased cost of repairs that are a direct result of your failure to timely undertake repair or rebuilding of an insured loss.

This coverage is included in and does not change the Amount of Insurance that applies to Coverage A - Dwelling or Coverage B - Other Structures shown on the Declarations Page.

This coverage will not apply when a **building law** does not directly apply to insured damage, but a governmental authority will not approve or permit repair of the insured damage unless you or anyone acting on your behalf also complies with that **building law**.

This coverage is subject to any time limitation on replacement cost recovery. The decision of whether or not a **building law** applies will be reviewable by a court.

No deductible will apply to this coverage.

SECTION I - Exclusions

Exclusion 2. is changed to read:

Loss caused by, consisting of, or increased by the enforcement of any **building law**, except as provided in Your Additional Coverages, Ordinance or Law.

This exclusion does not apply to loss arising out of a governmental action to prevent the spread of fire, provided that the loss caused by fire would be otherwise insured by this policy.

SECTION I - Our Payment Methods

Coverage A - Dwelling

Coverage B - Other Structures

These provisions are changed to read:

Coverage A - Dwelling

Total Loss Payment Method

A total loss occurs when the dwelling is damaged beyond reasonable repair.

When a total loss occurs, your loss will be equal to the Amount of Insurance shown on the Declarations Page for Coverage A - Dwelling.

If you do replace the dwelling and if the **replacement cost** of the dwelling exceeds the Amount of Insurance we have already paid to you, we will pay the additional amount that you actually spend for the replacement. But we will not pay any more than an additional 25% of the Amount of Insurance.

Partial Loss - Other Than Roof Materials

Replacement Cost Payment Method

The amount we pay for loss of or damage to your dwelling will be the lowest of:

1. The **replacement cost** of the lost or damaged **component parts** of your dwelling at the time of the loss for equivalent use on the same **premises**;
2. The amount actually spent for necessary repair or replacement of the lost or damaged **component parts** of your dwelling; or
3. The Amount of Insurance shown on the Declarations Page for Coverage A - Dwelling.

If the cost to repair or replace your damaged property is more than \$2,500, we will pay no more than the **actual cash value** of that damage until actual repair or replacement is completed.

The actual cost for repair or replacement must be incurred within 365 days from the date of loss to receive additional payment beyond the **actual cash value**.

If you elect not to repair or replace your dwelling on the same **premises**, the Partial Loss - Other than Roof Materials Actual Cash Value Method will apply.

Partial Loss - Other than Roof Materials

Actual Cash Value Payment Method

You may disregard the Replacement Cost Payment Method and make a claim on an Actual Cash Value Payment Method basis. Such claim must be made to us within 365 days from the date of loss. If you do, and the cost for repair or replacement is incurred within 365 days from the date of loss, you may make further claim for that additional cost.

If you do elect to make a claim on an Actual Cash Value Payment Method basis, then the amount we pay for loss to your dwelling will be the lowest of:

1. The **actual cash value** of the lost or damaged **component parts** of your dwelling at the time of the loss;
2. The amount required to repair or replace the lost or damaged **component parts** of your dwelling; or
3. The Amount of Insurance shown on the Declarations Page for the Coverage A - Dwelling

Roof Materials Payment Methods

For loss or damage to **roof materials**, the age of the **roof surface material** at the time of the loss will determine the payment method to be applied to all damaged **component parts** of your **roof materials**.

Partial Loss -

Roof Materials With a Roof Surface Material Less Than 15 Years Old

Replacement Cost Payment Method

The amount we pay for loss of or damage to **roof materials** for your dwelling will be the lowest of:

1. The **replacement cost** of the damaged **component parts** of your **roof materials** at the time of the loss for equivalent use on the same **premises**;
2. The amount actually spent for necessary repair or replacement of damaged **component parts** of your **roof materials**; or

3. The Amount of Insurance shown on the Declarations Page for Coverage A - Dwelling.

If the cost to repair or replace your damaged **roof materials** is more than \$2,500, we will pay no more than the **scheduled roof payment** of that damage until actual repair or replacement is completed. The actual cost for repair or replacement must be incurred within 365 days from the date of loss to receive additional payment beyond the **scheduled roof payment**.

Partial Loss -

Roof Materials With a Roof Surface Material Less Than 15 Years Old

Scheduled Roof Payment Method

If you do not provide verification that your **roof surface material** is less than fifteen years old, your **roof materials** loss will be paid using the Partial Loss - Roof Materials With a Roof Surface Material 15 Years Old or Older.

Partial Loss -

Roof Materials With a Roof Surface Material 15 Years Old or Older

Scheduled Roof Payment Method

The amount we pay for loss of or damage to **roof materials** for your dwelling will be the lowest of:

1. The **scheduled roof payment**;
2. The amount required to repair or replace the damaged **component parts** of your **roof materials**; or
3. The Amount of Insurance shown on the Declarations Page for Coverage A - Dwelling.

Coverage B - Other Structures Total and Partial Loss Other Than Roof Materials

Replacement Cost Payment Method

This payment method applies only if the other structure is repaired or replaced on the same **premises**.

Our payment will be the lowest of:

1. The **replacement cost** of the lost or damaged **component parts** of your other structure for equivalent use on the same **premises**;
2. The amount actually spent for necessary repair or replacement of the lost or damaged **component parts** of your other structure; or
3. The applicable Amount of Insurance for your damaged other structure.

If the **replacement cost** to repair or replace your damaged property is more than \$2,500, we will pay no more than the **actual cash value** of that damage until actual repair or replacement is completed. The actual cost for the repair or replacement must be incurred within 365 days from the date of loss to receive additional payment beyond the **actual cash value**.



If you elect not to repair or replace the other structure on the same **premises**, the Total and Partial Loss - Other Than Roof Materials Actual Cash Value Payment Method will apply.

Total and Partial Loss -

Other Than Roof Materials

Actual Cash Value Payment Method

You may disregard the Replacement Cost Payment Method and make a claim on an Actual Cash Value Payment Method basis. Such claim must be made to us within 365 days from the date of loss. If you do, and the cost for repair or replacement is incurred within 365 days from the date of loss, you may make further claim for that additional cost. If you do elect to make a claim on an Actual Cash Value Payment Method, then the amount we pay for loss to your other structure will be the lowest of:

1. The **actual cash value** of the lost or damaged **component parts** of your other structure at the time of the loss;
2. The amount required to repair or replace the lost or damaged **component parts** of your other structure; or
3. The applicable Amount of Insurance for your damaged other structure.

Roof Materials Payment Methods

For loss or damage to **roof materials**, the age of the **roof surface material** at the time of the loss will determine the payment method to be applied to all damaged **component parts** of your **roof materials**.

Total and Partial Loss -

Roof Materials With a Roof Surface Material Less Than 15 Years Old

Replacement Cost Payment Method

The amount we pay for loss of or damage to **roof materials** for your other structures will be the lowest of:

1. The **replacement cost** of the damaged **component parts** of your **roof materials** at the time of the loss for equivalent use on the same **premises**;

2. The amount actually spent for necessary repair or replacement of the damaged **component parts** of your **roof materials**; or
3. The applicable Amount of Insurance for your damaged other structure.

If the cost to repair or replace your damaged **roof materials** is more than \$2,500, we will pay no more than the **scheduled roof payment** of that damage until actual repair or replacement is completed. The actual cost for repair or replacement must be incurred within 365 days from the date of loss to receive additional payment beyond the **scheduled roof payment**.

Total and Partial Loss -

Roof Materials With a Roof Surface Material Less Than 15 Years Old

Scheduled Roof Payment Method

If you do not provide verification that your **roof surface material** is less than fifteen years old, your **roof materials** loss will be paid using the Partial Loss - Roof Materials With a Roof Surface Material 15 Years Old or Older.

Total and Partial Loss -

Roof Materials With a Roof Surface Material 15 Years Old or Older

Scheduled Roof Payment Method

The amount we pay for loss of or damage to **roof materials** for your other structures will be the lowest of:

1. The **scheduled roof payment**;
2. The amount required to repair or replace the damaged **component parts** of your **roof materials** of your other structure; or
3. The applicable Amount of Insurance for your damaged other structure.

LANDLORD PERSONAL INJURY LIABILITY COVERAGE

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This endorsement only applies to those locations for which this endorsement is shown on the Declarations Page.

Definitions

The following definition is added:

Personal Injury means injury to any resident, renter, tenant, roommate, boarder, or guest of the dwelling described on the Declarations Page, including consequential **bodily injury**, arising out of one or more of the following offenses:

1. Wrongful eviction from or wrongful entry into a dwelling.
2. False arrest, detention, or imprisonment associated with or as a consequence of that wrongful eviction or wrongful entry.
3. Malicious prosecution of any resident, renter, tenant, roommate, boarder, or guest associated with, or as a consequence of, that wrongful eviction or wrongful entry.
4. Wrongful invasion of the right of private occupancy held by that resident, renter, tenant, roommate, boarder, or guest.
5. Oral or written publication, in any manner, of material that slanders or libels that resident, renter, tenant, roommate, boarder, or guest.
6. Oral or written publication, in any manner, of material that violates the right to privacy held by that resident, renter, tenant, roommate, boarder, or guest.

SECTION II - Your Liability Coverages

Coverage F - Premises Liability is changed to read:

If a claim is made or a suit is brought against you for damages because of **bodily injury** or **property damage**, caused by an accident on your **premises** to which this coverage applies and that occurs during the Policy Period shown on the Declarations Page, or if a claim is made or a suit is brought against you for damages because of **personal injury**, caused by an offense to which this coverage applies and that occurs during the Policy Period shown on the Declarations Page, we will:

1. Pay up to the Limit of Liability shown on the Declarations Page for the compensatory damages for which you are legally liable; and
2. Provide a defense at our expense by attorneys of our choice.

Continuous or repeated exposure to substantially the same general harmful conditions or conduct, whether occurring during one policy period or occurring over more than one policy period, constitutes one accident or offense.

We do not provide coverage for punitive or exemplary damages regardless of whether they are determined to arise from **bodily injury**, **property damage**, or **personal injury** to which this coverage applies.

We may make any investigations and settle any claims or suits that we decide appropriate. Our obligation to defend any claim or suit ends when the amount we pay in settlement or judgment for damages resulting from the accident or offense equals the available Limit of Liability shown on the Declarations Page subject to the Aggregate Limit.

If a claim is made or a suit is brought against any of you by any other person or organization for indemnity, reimbursement, or contribution toward damages for **bodily injury**, **property damage**, or **personal injury**, which is excluded by this policy, we will not provide coverage or defense for that claim or suit.

SECTION II - Exclusions

The following exclusions only apply to Personal Injury Liability Coverage.

We will not pay for **personal injury**:

1. To any of you.
2. Arising out of liability assumed by any of you in any contract or agreement whether before or after the offense occurs.
3. Caused by a violation of a penal law or ordinance committed by or with the knowledge or consent of any of you.
4. Arising out of the actual, alleged, or threatened:
 - a. Discharge;
 - b. Dispersal;
 - c. Seepage;
 - d. Migration;
 - e. Release;
 - f. Escape;
 - g. Ingestion;
 - h. Inhalation; or
 - i. Absorption;of **pollutants** or pathogens at or from any property you:
 - a. Own;
 - b. Rent;
 - c. Occupy;
 - d. Sell;
 - e. Abandon; or
 - f. Give away.
5. Arising out of loss, cost, or expense from any governmental direction or request that any of you:
 - a. Test for;
 - b. Monitor;
 - c. Clean up;
 - d. Remove;
 - e. Contain;

- f. Treat;
 - g. Detoxify;
 - h. Abate;
 - i. Remediate; or
 - j. Neutralize;
- pollutants** or pathogens.

6. Arising out of nuclear:
- a. Reaction;
 - b. Explosion;
 - c. Radiation; or
 - d. Radioactive contamination.

- 7. Resulting in sickness, disease, or death caused by the inhalation, ingestion, absorption, or presence of mold, mildew, or other fungi, their secretions, or dry or wet rot of any kind regardless of the cause, condition, or loss that led to their formation or growth.
- 8. Caused by or at the direction of any of you with the knowledge that the act would violate the rights of another and inflict **personal injury**.
- 9. Arising out of the rendering or failing to render professional services.
- 10. Arising out of any **business**.
- 11. Arising out of civic or public activities performed for pay by any of you.

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All other provisions of your policy apply.

REDUCTION IN COVERAGE WHEN VACANT OR UNOCCUPIED
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DEFINITIONS

The following definitions are added:

Vacant means:

The absence of most of:

- 1. The furniture; and
- 2. Other items

needed for human occupancy as a dwelling.

Unoccupied means any dwelling without continual residency, even if it is fully furnished.

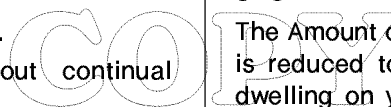
DECLARATIONS PAGE

For policies that indicate on the Declarations Page an occupancy of either "PRIMARY" or "RENTAL":

The Amount of Insurance shown on the Declarations Page is reduced to 60% of the amounts shown any time the dwelling on your **premises** is **vacant** or **unoccupied** for a period of 60 days or more.

For policies that indicate on the Declarations Page an occupancy of either "SEASONAL" or "VACATION AND SHORT-TERM RENTAL":

The Amount of Insurance shown on the Declarations Page is reduced to 60% of the amounts shown any time the dwelling on your **premises** is **vacant** for a period of 60 days or more.



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All other provisions of your policy apply.

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Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

Information We Collect

We may collect the following categories of personal information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Purpose of Use	What may be included in this category	Some examples
Internal	Authenticate your identity; create, maintain and secure your account with us; maintain your preferences.	Knowledge and Belief, Authenticating, Preference	Passwords, PIN, mother's maiden name, individual interests
Historical	Complete a transaction for which the personal information was collected.	Personal history	Past claims, prior insurance carriers, prior addresses, medical history, criminal history
Financial	Process your billing; make payments; complete a transaction for which the personal information was collected.	Account, Ownership, Transactional, Credit	Credit card number, bank account, records of real or personal property, credit, income, loan records, taxes
External	Identify information to verify you; complete a transaction for which the personal information was collected; deliver product offerings relevant to you.	Identifying, Demographic, Sexual, Medical and Health, Physical Characteristics	Name, username, government issued identification, social security number, gender, browsing behavior, age range, income bracket, physical and mental health, medical records
Social	Establish your communication preferences; complete a transaction for which the personal information was collected; service or process an application, policy, account or claim.	Professional, Criminal, Public Life, Family, Social Network, Communication	Job titles, work history, school attended, convictions, charges, marital and family status, email, telephone recordings
Tracking	Contact you; provide relevant information; provide a location-based product or service requested by you.	Computer or Mobile Device, Contact, Location	IP Address, geolocation, email address, physical address, telephone number, country

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history;
- Information from your visits to the websites we operate, use of our mobile sites, applications, use of our social media sites, and interaction with our online advertisements; and
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information and insurance claims history; and
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How We Protect Your Information

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Information We Disclose

We do not disclose any nonpublic personal information about you as our customer or former customer, except as described in this notice. We may disclose the nonpublic personal information we collect about you, as described above to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Foremost or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information: (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization; and (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

Sharing Information with Affiliates

We will not disclose nonpublic personal information, as described above in **Information We Collect**, except with affiliates of Foremost as permitted by law including:

- Financial service providers, such as insurance companies and reciprocals, investment companies, underwriters, brokers/dealers; and
- Non-financial service providers, such as data processors, billing companies, and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transaction and experience information with you. We will not share with our affiliates information we receive from a credit reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

Under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form.

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties as permitted by law. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out or, if applicable, to opt-in.

Website and Mobile Privacy Policy

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications.

Recipients of this Notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

Affiliates

The following is a list of some but not all of our affiliates: Farmers Insurance Group of Companies including Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, and Mid-Century Insurance Company, Bristol West Insurance Group including Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), and 21st Century Insurance & Financial Services including 21st Century Indemnity Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century National Insurance Company, 21st Century Premier Insurance Company, and 21st Century Security Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

More Information about the Federal Laws?

This notice is required by federal law. For more information, please contact us.

Any Questions?

Please visit our website at www.foremost.com.

Signed: Foremost Insurance Company Grand Rapids, Michigan Foremost Signature Insurance Company
Foremost Property and Casualty Insurance Company Foremost Lloyds of Texas
Foremost County Mutual Insurance Company

The above is a list of the Foremost companies on whose behalf this notice is being sent.

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