

**Renewal For Policy Number 38000805**

Bunsann Lieng  
1427 LOGAN AVE N  
MINNEAPOLIS, MN 55411

February 25, 2023

## It's time for a policy party!

As we revel in the renewal of your homeowners policy, we couldn't be happier that you've made Progressive Home, by Homesite the home for your homeowners policy. Thanks for your continued trust in us, Bunsann Lieng. Here's to another year of exceptional homeowners protection.



### Coverage for your home, belongings, and you

Your policy protects against certain types of damage, theft, and personal liability.



### Proactive protection

As the economy shifts and the cost of goods rises, we adjust your coverage to keep you protected.



### Always-free access to knowledgeable Agents

When questions arise, our agents are available to get you an answer.

If you have any questions or concerns after reviewing the enclosed documents, please don't hesitate to call us at the number above.



Enrolling in Autopay is a smart way to ensure you never miss a payment and always have the protection you need.

Scan the QR-osaurus Rex with your phone's camera to enroll.

***Thanks for allowing Progressive Home, by Homesite into your home. Its protection is our priority.***

Progressive is not affiliated with Homesite. Insurance policies purchased through Progressive Home, by Homesite are underwritten by member companies of the Homesite Group Incorporated, a leading provider of homeowners, renters and condominium insurance. Homesite provides the coverage for, and pays the claims associated with, these insurance policies. Progressive is not responsible for the insurance claims or any other obligations of Homesite. Certain Progressive companies may be compensated as licensed agencies for performing services on behalf of Homesite.

Policies are underwritten and issued by member companies of the Homesite Insurance Group. Member companies include: Homesite Insurance Company of California (CA Certificate of Authority #4620-1), Homesite Indemnity Company, Homesite Insurance Company of Illinois, Homesite Insurance Company of Florida, Homesite Insurance Company of the Midwest (CA Certificate of Authority #5045-0), Homesite Insurance Company of New York, Homesite Insurance Company of Georgia, Homesite Lloyd's of Texas and Homesite Insurance Company.

### **Changes to your Dwelling Coverage Limits**

Please review changes to your Property Coverages which can be found on your Renewal Declarations summary under Section I - Property. Each year we evaluate your property's current replacement cost which is listed under Coverage A - Dwelling. Replacement Cost is generally defined as "the cost to replace a structure with materials of like kind and quality without deduction for depreciation". Replacement cost simply reflects the cost to rebuild your home in the event of a total loss. Your home is broken down into components (framing, roofing, etc.) and valued at the cost to reconstruct each component in today's economy taking into consideration materials, labor rates and local building codes. It is also a good idea to re-evaluate your home's replacement cost after you have completed any remodels, upgrades or modifications to your home. If you have made any alteration to your home or believe the renewal dwelling coverage limit to be inappropriate you may contact us at any time during the policy term so that we can update our information and re-evaluate your coverages.

The Coverage A amount listed on your Declarations page, (Limit of Liability) is based on an estimate of the cost to rebuild your home, including the cost of labor and materials in your area, and specific information you have provided about your home. We take care in providing these estimates; however, the costs associated with rebuilding your home are subject to the market environment at the time of loss. While we can assist you in calculating the Coverage A amount, it is your responsibility to make sure we have the most up to date information about your home and the amount of coverage is sufficient to rebuild your home. If your policy does not currently have one of our Replacement Cost endorsements listed in the Optional Endorsements section of this packet, we urge you to call us today and speak to one of our licensed representatives about adding these coverages.

### **Changes to your Coverages and Policy Language**

For this Renewal policy there are no changes to your policy language and contract. Please refer to your existing policy contract for a complete description of your coverages, exclusions and rights as a policyholder.

Progressive is not affiliated with Homesite. Insurance policies purchased through Progressive Home, by Homesite are underwritten by member companies of the Homesite Group Incorporated, a leading provider of homeowners, renters and condominium insurance. Homesite provides the coverage for, and pays the claims associated with, these insurance policies. Progressive is not responsible for the insurance claims or any other obligations of Homesite. Certain Progressive companies may be compensated as licensed agencies for performing services on behalf of Homesite.

Policies are underwritten and issued by member companies of the Homesite Insurance Group. Member companies include: Homesite Insurance Company of California (CA Certificate of Authority #4620-1), Homesite Indemnity Company, Homesite Insurance Company of Illinois, Homesite Insurance Company of Florida, Homesite Insurance Company of the Midwest (CA Certificate of Authority #5045-0), Homesite Insurance Company of New York, Homesite Insurance Company of Georgia, Homesite Lloyd's of Texas and Homesite Insurance Company.

# Progressive Home, by Homesite

Underwritten by HOMESITE INSURANCE COMPANY  
 P.O. Box 5300  
 Binghamton, NY 13902-9953  
 Tel. (866) 960-8609 Fax (877) 273-2984

Bunsann Lieng  
 1427 LOGAN AVE N  
 MINNEAPOLIS, MN 55411

## Renewal Declarations For Policy Number 38000805

**Policy Period**  
 From 12:01 AM April 10, 2023  
 Through 12:01 AM April 10, 2024 (local time)

*Issued by Homesite Insurance  
 Company*

### Residence Premises

1427 LOGAN AVE N MINNEAPOLIS MN 55411  
 Location ID: 000001640

### Description of Dwelling

1911 Vinyl siding, Single family home, Primary residence

**Deductible – Other Covered Perils \$2500**  
**Wind/Hail Deductible \$2500**

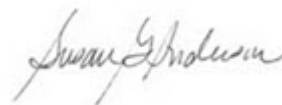
In case of loss under Section I, we cover only that part of the loss over the deductible stated.

Coverage	Limit	Premium
<b>Section I - Property</b>		
Coverage A - Dwelling	\$215,000	\$1,597.00
Coverage B - Other Structures	\$21,500	Included
Coverage C - Personal Property	\$107,500	Included
Coverage D - Loss of Use	\$64,500	Included
<b>Section II - Liability</b>		
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments to Others	\$5,000	\$5.00
<b>Coverage Modifications</b>		\$77.00
See <b>Coverage Modifications</b> on reverse side for details		
<b>Surcharges</b>		\$0.00
See <b>Surcharges</b> on reverse side for details		
<b>Discounts</b>		-\$529.00
See <b>Discounts</b> on reverse side for details		
<b>Total</b>		<b>\$1,180.00</b>

Authorized  
 Representatives



President



Secretary

**Coverage Modifications****\$77.00**

		<b>Additional Limit</b>	<b>Premium</b>
HA 04 95 0814	Limited Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$52.00
HD-017 1298	Deductible		-\$164.00
HO 23 50 0511	Personal Property Replacement Cost Loss Settlement - Minnesota		\$137.00
HO 23 52 0497	Specified Add'l Amount Insurance for Cov A - Dwelling	50%	\$52.00

**Surcharges****\$0.00**

		<b>Limit</b>	<b>Premium</b>
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**Discounts****-\$529.00**

		<b>Limit</b>	<b>Premium</b>
HD-016 1101	New Electrical System Discount		-\$213.00
HD-063 1101	Drive Home Discount		-\$131.00
HD-071 1101	Roof it Over Discount		-\$185.00

**Contracts and Amendments**

<b>HO 00 03 0511</b>	<b>Special Form (HO 00 03 0511)</b>
HA 01 22 1120	Special Provisions - Minnesota
HA 80 66 0814	Diminishing Deductible Credit
HD 80 06 1214	Wind / Hail Flat Dollar Deductible
HO 04 27 0511	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

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## Important Messages

Member companies of the Homesite Insurance Group include the following: Homesite Insurance Company, Homesite Indemnity Company, Homesite Insurance Company of California, Homesite Insurance Company of Florida, Homesite Insurance Company of Illinois, Homesite Insurance Company of the Midwest, Homesite Insurance Company of New York, Homesite Insurance Company of Georgia and Homesite Lloyd's of Texas.

These Declarations are not the entire insurance policy. All information contained in the Declarations regarding the insured, covered property, coverage limits, deductibles, and premium charges is subject to the specific terms and conditions of the policy contract. Please read your policy contract and amendments carefully.

We relied on the information you provided to underwrite and issue your insurance policy. Making sure the information we have about you is correct and up-to-date will ensure your home is adequately protected. Please review your "Declarations" page and check the description of your dwelling, occupancy, deductibles, coverages, and contracts and amendments. If any of this information needs to be corrected, you must advise us within 30 days of receipt.

You stated that:

- you occupy the insured property and do not rent out to more than two (2) roomers/boarders
- no commercial or retail farming is conducted on the premises
- you do not have a dog

Please be advised that failure to pay the minimum amount due by the due date shown on your renewal billing statement will result in the expiration of your policy.

As an Auto policyholder of one of our affinity partners, you are eligible for a discount on the base premium of your Homeowners policy. This discount is shown in the Discounts section of our declaration pages as Drive Home Discount. You are entitled to this discount as long as you remain with your current Auto Insurance carrier. If at any time that policy is cancelled and you no longer have auto insurance with this affinity partner, you will no longer be eligible for this discount.

It is your responsibility to ensure the amount of Coverage A (Limit of Liability for this structure) is sufficient to rebuild your home. Any coverage recommendation you may have received is based in part on an estimate of the Replacement Cost of your home. Replacement Cost is generally defined as "the cost to replace a structure with materials of like kind and quality without deduction for depreciation". It is a good idea to reevaluate your home's replacement cost after you have completed any remodels, upgrades or modifications to your home. If you have made any alteration to your home, please contact us.

## **THIS POLICY IS A LEGAL CONTRACT BETWEEN THE POLICY OWNER AND THE COMPANY. READ YOUR POLICY CAREFULLY**

A copy of your current policy forms are available upon request.

There are many factors impacting the premium that is charged for your policy, including the age of your home's electrical system. If your system has been fully updated, please call us at the number provided above to see if you are eligible for a reduced premium.

Home Office:  
**HOMESITE INSURANCE COMPANY**  
1 Federal St., Suite 400  
Boston, MA 02110-2003  
1-800-466-3748



## Information Used to Underwrite Your Policy

We use information obtained from a combination of data sources to determine eligibility, calculate an estimated replacement cost and determine a premium during your initial quote. Below you will find some of the information we used to help create your policy. Please review this information carefully and identify any changes that may be necessary to properly insure and rate your home. If you need to make any changes, please call us at 1-866-960-8609.

### Estimated Replacement Cost of your Home (Dwelling Coverage A Limits)

The Dwelling Coverage Limit of Liability (“Coverage A” amount) of your policy is provided on your declarations page. This Coverage A amount is based on an estimate of the Replacement Cost of your home, which has been calculated from the following information based on the Exterior, Interior, and other Characteristics of your Home:

Home Exterior Characteristic	Information Used
Style of Home	Ranch
Number of Living Units	1
Number of Stories	1.5
Year Electrical System was Installed	1911
Approximate Living Area (Sq. Footage)	886
Occupancy Type	Primary
Is Home Built on Slope	NO
Type of Exterior Siding	Vinyl siding
Foundation Type	Closed Basement
Type of Garage & Size	1 Car Detached
Roof Shape	Gable
Roofing Material	Asphalt shingles
Year Roof Installed	2018

Home Interior Characteristic	Information Used
Inside Wall Material –Type & Percentage	Drywall/Veneer Plaster 100%
Floors – Type & Percentage	Carpet 50% Laminate Wood 50%
Basement in home	0
Ceiling Height	8 ft. or less
Number of Rooms with Cathedral or Vaulted Ceilings	0
Number of Rooms with Crown Molding	0
Primary Heating Source	GAS HOT AIR
Number of Fireplaces	0
Fire Place Type(s)	
Kitchen Countertop Material	Granite or Marble
Number of Full Baths	
Number of Half Baths	
Electrical Wiring Type	YES
Central Air Conditioning	Central
Indoor Sprinkler System	NO

Fire Alarm Type	
Burglar Alarm Type	

In addition, the following information was used to determine eligibility and additional rating of your policy:

Additional Information	Information Used
Swimming Pool	N
Dog(s)	0
Commercial/Retail Farming on the Premises	
Portion of Land Leased to a 3 <sup>rd</sup> Party	
Exotic Pets	N
Presence of Solid Fuel Burning Stove	N
Business Conduced on the Premises	
Number of People Living in Your Household	2
Does your Property have 60 ft. or more of Fence?	NO
Partner Auto Policy	964070014
New Home Purchase	NO
Policy cancelled in the last 3 years for non-pay?	0
Length of Residence	0
Customer Age	34Y
Finished Basement Square Footage	NA
Residents beyond immediate family	0

***\*\*\*Which factors and how they are used for rating, determination of an estimated replacement cost and program eligibility vary by state, policy type, policy terms and underwriting company. Any corrections requested to the above information will be used to underwrite your policy.\*\*\****





P.O. Box 5300  
Binghamton, NY 13902-9953

Progressive Home, by Homesite

Underwritten by:  
HOMESITE INSURANCE COMPANY

Tel: 1-866-960-8609 Fax: 1-877-273-2984

**RENEWAL BILLING STATEMENT**

Policy Number: 38000805  
Policy Term: April 10, 2023 – April 10, 2024  
Payment Plan: Full Pay

Bunsann Lieng  
1427 LOGAN AVE N  
MINNEAPOLIS, MN 55411

If you have any questions, please call us at 1-866-960-8609  
8 a.m. - 9 p.m. EST Monday - Friday and from 9 a.m. - 6 p.m. EST  
Saturday.

Property Address: 1427 LOGAN AVE N  
MINNEAPOLIS, MN 55411  
*See reverse for other important information.*

**Billing Summary** (reflects activity this billing period)

PRIOR BALANCE	12-02-2022	-\$42.50	NEW BALANCE	02-21-2023	\$1,194.16
RENEWAL POLICY PREMIUM	04-10-2023	\$1,180.00			
MINNESOTA FIRE SURCHARGE	02-21-2023	\$5.90			
MN FIREFIGHTER RELIEF SURCHARG	02-21-2023	\$8.26			
REFUNDS ISSUED	12-12-2022	\$42.50			

**Minimum Amount Due:** \$1,194.16

**Important Note:** You can pay by phone with your credit card or an electronic check. Any check or electronic payment returned by our bank may be subject to a \$10.00 fee. For your convenience and installment fee savings, please consider paying via automated recurring deductions from your checking account. For fee details, please see page 2.

**Bill Schedule** (based on current payment plan)

**Statement Date:** February 25, 2023

Due Date	Amount Due
04-10-2023	\$1,194.16

**Access your policy online and Go Paperless at [www.homesite.com/mypolicy](http://www.homesite.com/mypolicy).**

**REMITTANCE SLIP**



*Please detach and return with your payment  
Remember to write your **Policy Number** on your check.  
Make check payable to Progressive Home, by Homesite*

Progressive Home, by Homesite  
P O Box 414356  
Boston, MA 02241-4356  
|||||

**Due Date:** April 10, 2023  
**Amount Due:** \$1,194.16  
**Amount Enclosed:**

0007380008052202302212023041500011941600000119416040094

Policy Number 38000805 AH A101-0401

## Billing Statement (P.2)

### Important Information

#### Payment Plan Options

Plan	Amount Due	Details
One Payment	\$1,194.16	The full policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. No service fee applies.
Four Payment (Quarterly)*	\$486.16	40% of policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. Remaining balance will be billed in 3 quarterly installments. An installment fee will be applied to each installment after the first bill.
Ten Payment (Monthly)*	\$309.19	25% of policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. Remaining balance will be billed in 9 monthly installments. An installment fee will be applied to each installment after the first bill.

\*Installment fee is \$5.00 . EFT fee is \$3.00

**Service Charges:** You may be charged a \$15.00 service fee if we issue you a legal notice of cancellation for non-payment of premium.

**Recurring Payments:** To eliminate check writing, sign up for payment deductions from your checking account. Your premium due will be paid automatically. For enrollment details, contact Customer Service at the phone number shown on the front side.

# Menu of Optional Endorsements

A complete list of your policy's coverage limits can be found on your declarations summary. In addition to these coverages, we offer a wide range of optional endorsements that can be added to your policy to enhance the protection of your home and personal property, as well as extend additional protections for liability and related risks. We also have a number of discounts and credits that may reduce your premium.

We urge you to review these coverage and premium options. Please note, if coverages do not appear on your declarations summary, they are not included in your policy. If there are other coverages that you would like to add, or if you have any questions, you can check out more information online at [www.homesite.com](http://www.homesite.com) or you can contact Customer Service at 1-866-960-8609 to discuss any changes to your policy.

## Optional Endorsements and Coverages

Below we have outlined a list of our most common endorsements as well as a few more ways Homesite can help protect your home and your peace of mind.

### Dwelling Coverages

#### ***Extended Replacement Cost on Dwelling***

### Description of Coverage

This endorsement provides additional coverage of up to 25% or 50% of your Dwelling Coverage if the amount to replace your home exceeds the amount of coverage provided by your policy.

#### ***Increased Limits on Other Structures***

To protect structures other than your home you can purchase this endorsement. It provides an additional limit for specified structures on the residence premises covered under Coverage B.

### Personal Property Coverages

#### ***Replacement Cost on Personal Property***

When you purchase this endorsement, you can replace stolen or destroyed personal property with items of like kind and quality without deduction for depreciation.

#### ***Increased Limits on Personal Property***

This endorsement offers you the ability to increase certain personal property coverages from the standard homeowner's limit. For example, the base homeowner's policy covers the theft of valuable silverware for up to \$2,500. With this endorsement you can choose to increase that coverage to \$10,000.

#### ***Increased Limits on Business Property***

For an additional premium, this endorsement increases your coverage for "business" property on and off the "residence premises".

#### ***Scheduled Personal Property***

This endorsement allows us to offer open perils coverage for your valuable items such as jewelry, furs, cameras, musical instruments, silverware, fine arts, and golfer's equipment. Losses on scheduled items are not subject to a deductible and these items would be covered up to their insured value.

#### ***Special Computer Coverage***

We know your computers are important, that's why we offer this endorsement. It broadens the coverage for your computer due to direct physical loss. For example, if you accidentally spill a glass of water on the computer, the resulting damage would be covered.

#### ***Identity Theft***

Recovering from identity theft can be time-consuming and costly. In the event your identity is stolen, this endorsement covers up to \$15,000 of expenses you incur as a direct result of identity theft. This coverage is only subject to a deductible ranging from \$250-\$500.

### Liability Coverages

#### ***Loss Assessment Coverage***

This endorsement provides additional protection for assessments made by your homeowners or condominium owners association resulting from loss to association property or from a claim for bodily injury or property damage arising out of the property.

#### ***Personal Injury***

With this endorsement, you can extend the limit of Personal Liability on your homeowner's policy to cover you against libel, slander, and invasion of privacy.

## **Other Coverage Options**

### ***Earthquake***

You may add this endorsement to cover your property against loss caused by an earthquake. This coverage is subject to a separate deductible. In California, this coverage is offered through the California Earthquake Authority (CEA).

### ***Water Back up and Sump Overflow***

Provides coverage for direct physical loss due to water backing up through sewers or drains and water that overflows from a sump. This is not flood coverage, which requires a separate policy.

## **Discounts and Credits**

Check out our discounts and other ways to save.

### **Discounts**

#### ***Welcome Home / Home Purchase Discount***

As our way of congratulating you on your new home purchase, you could receive a discount when you buy a new home.

#### ***Moving In Discount***

Moving from an apartment or condo into a new home? Congratulations! You could receive a discount just for staying with Homesite. We appreciate your continued business and will always be there for you as your needs change.

#### ***Drive Home / Affinity Discount***

We're happy to help with all of your insurance needs. If you bundle your home and auto policies together, you could receive a 10% discount.

#### ***Roof it Over / Age of Roof Discount***

When your roof is less than 10 years old or you decide to purchase a new roof make sure to let us know, you may qualify for a discount on your homeowners insurance premium.

#### ***New Construction / Age of Home Discount***

New homes have the benefit of advances in building technology and are less likely to have a claim. We understand this and offer a discount based on the age of your home.

#### ***Safety First / Premises Alarm or Fire Protection System Discount***

We like that you value home safety as much as we do. If you have either central monitored or direct-line fire or burglar alarms, or if you have sprinklers in every room of your home, you could receive a discount.

#### ***Better Together***

Now you can save on those endorsements that you would have purchased anyway. Homesite offers two endorsement package options that cost less than if you bought the endorsements by themselves.

#### ***Gets Better with Age / Retired Occupant Discount***

If you're above a certain age or retired, you could receive a discount. Eligibility may vary depending on your area and availability. Check with us to see if you qualify.

### **Other Ways to Save**

#### ***Increased Deductibles***

By increasing your deductible(s) you can lower the cost of your annual insurance premium. For instance, increasing your regular deductible to \$2,500 may decrease your premium significantly.

**\*\*\*Availability and eligibility requirements vary by state, policy type, policy terms and underwriting company. Discounts will be automatically applied based on your eligibility.\*\*\***  
**Additional endorsements and credits are subject to availability and qualification.\*\*\***

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

# LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

## SCHEDULE

**Limited Water Back-up And Sump Discharge Or Overflow Coverage Limit Of Liability: \$5000**

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

### A. Section I – Property Coverages

#### E. Additional Coverages

The following coverage is added:

#### Limited Water Back-up And Sump Discharge Or Overflow Coverage

We will pay up to the Limit Of Liability shown in the Schedule for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or waterborne material, which:

1. Originates from within the dwelling where you reside and backs up through sewers or drains; or
2. Overflows or is discharged from a:
  - a. Sump, sump pump; or
  - b. Related equipment;
 even if such overflow or discharge results from mechanical breakdown or power failure. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown or power failure.

This coverage does not increase the limits of liability for Coverage A, B, C or D stated in the Declarations.

### B. Section I – Perils Insured Against

With respect to the coverage provided under this endorsement, Paragraphs:

- A.2.c.(6)(b) in Form HO 00 03;
- A.2.e.(2) in Form HO 00 05;
- B.2.j.(2) in Endorsement HA 00 15;
- 2.j.(2) in Endorsement HO 05 24;

- 3.j.(2) in Endorsement HO 17 31; and
  - 2.c.(6)(b) in Endorsement HO 17 32;
- are replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

### C. Section I – Exclusions

With respect to the coverage provided under this endorsement:

1. The **Water** Exclusion is replaced by the following:

#### Water

This means water which backs up through sewers or drains, or overflows or is discharged from a sump, sump pump or related equipment, as a direct or indirect result of:

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- c. Waterborne material carried or otherwise moved by any of the water referred to in Paragraphs C.1.a. and C.1.b. of this exclusion.

This exclusion applies regardless of whether any of the above, in Paragraphs C.1.a. through C.1.c., is caused by an act of nature or is otherwise caused.

This exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in Paragraphs **C.1.a.** through **C.1.c.**, is covered.

2. The **Power Failure** Exclusion does not apply.

All other provisions of this policy apply.

## **Progressive Home, by Homesite**

Underwritten by HOMESITE INSURANCE COMPANY  
P.O. Box 5300  
Binghamton, NY 13902-9953  
Tel. (866) 960-8609 Fax (877) 273-2984

### ***Property Loss Report***

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Customers with prior property claims may have an increased premium. **HOMESITE INSURANCE COMPANY** uses company records as well as data obtained from A-PLUS to determine claims history.

To determine if your claims history has impacted your premium, please call:

**Progressive Home, by Homesite** Customer Service  
Telephone: **1-866-960-8609**

Under Section 612 of the Fair Credit Reporting Act you have the right to obtain a free copy of your property loss report within 60 days by request to:

A-PLUS Consumer Inquiry Center  
545 Washington Boulevard 22<sup>nd</sup> Floor  
Jersey City, NJ 07310 - 1686  
Telephone: 800-709-8842

Under Section 611 of the Fair Credit Reporting Act you also have the right to dispute the accuracy or completeness of any information A-PLUS furnished in this report, by notifying them directly of the dispute.

Please note that A-PLUS does not participate in determining your premium, and cannot give the specific information on our rates.

### ***Consumer Report Information***

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The premium for your policy was based in part on a consumer report provided by Trans Union Corporation.

There are many factors which are used in producing the consumer credit report. According to Trans Union, the following criteria had the largest impact in determining your insurance score:

One collection account occurred within the last 5 years. Optimum value is 0.  
Number of bank installment accounts is 3. Optimum value is 0 or 1; score will improve with 2 or fewer.  
Oldest bankcard account was opened between 97 and 215 months ago. Optimum value is 216 months or more.

Homesite Insurance uses your insurance score as one factor to determine your overall premium level. One or more of the reasons shown above has led to a premium other than the lowest premium level. In many cases, customers who have above average credit pay less than those with average or below average credit, but may not qualify for the absolute lowest premium.

***Consumer Report Information, continued***

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Under Section 612 of the Fair Credit Reporting Act you have the right to obtain a free copy of this report from Trans Union upon request within 60 days to:

Trans Union Corporation  
Consumer Relations - East  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022  
1-800-916-8800  
1-800-645-1938 (automated)

Under Section 611 of the Fair Credit Reporting Act you also have the right to dispute the accuracy or completeness of any information Trans Union furnished in this report, by notifying them directly of the dispute.

Please note that Trans Union does not participate in determining your premium, and cannot give the specific information on our rates.



## MINNESOTA CLAIMS SURCHARGE DISCLOSURE STATEMENT

Minnesota law requires that we inform policyholders how certain claims impact the premium charged for your policy.

Our rating process evaluates claims with prior insurance companies as well as claims incurred with Homesite Insurance Company. Claims that are less than or equal to five years old will be evaluated for rating purposes. Based on the number of losses and type(s) of loss, factors will be applied to your by-peril premium for any surchargeable claims.

The following types of claims are surcharged:

Non-weather types:

- \* Fire
- \* Liability
- \* Other
- \* Theft
- \* Water

The following types of claims are not surcharged:

- \* Weather-related claims, including those resulting from lightning, wind (including hurricane), hail, earthquake, flood, and the weight of ice, snow, or sleet;
- \* Medical payments (only) claims;
- \* Catastrophe losses.

Additionally, we do not consider unpaid claims or coverage inquiries.

### Premium Impact of Claims

The below examples provide an illustration of the general impact claims will have on policy premiums. Your individual premiums will vary.

Policy Type	Premium with no surchargeable claims	Premium including one surchargeable fire claim	Premium including two surchargeable fire claims	Premium including three surchargeable fire claims
Homeowners	\$1,000	\$1,283	\$1,799	\$1,935

Note: These premiums are illustrative only. There is no relation to your actual premium, and the examples provided may not take into account all of the rating factors used in determining your final policy premium. For more information, please contact us at the customer service number listed on your policy declarations page.



## **Progressive Home, by Homesite**

Underwritten by HOMESITE INSURANCE COMPANY

P.O. Box 5300

Binghamton, NY 13902-9953

Tel. (866) 960-8609 Fax (877) 273-2984

Bunsann Lieng

1427 LOGAN AVE N

MINNEAPOLIS, MN, 55411

***Issued by HOMESITE INSURANCE COMPANY***

### **Important Notice – Consent to the Use and Disclosure of Your Personal Information**

HOMESITE INSURANCE COMPANY uses information from consumer reporting agencies such as your credit, claims, and insurance history. This helps us to fairly determine eligibility for our programs and ensure accurate rates for all policies. We may, as permitted by law, disclose your identifying information in our records or files such as name, address, type of house, and claims history. For more information regarding the manner in which we may collect, use or disclose your personal information, please review our privacy policy available at: [https://go.homesite.com/privacy\\_policy](https://go.homesite.com/privacy_policy).

**This notice confirms that at the time of quote, you consented to allow HOMESITE INSURANCE COMPANY to collect, use and/or disclose your personal information in the manner set forth in our Privacy Policy. Your authorization remains in effect if you are continually insured with us unless revoked by you.**



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### ***Notice of Insurance Information Practices***

### ***Issued by HOMESITE INSURANCE COMPANY***

Homesite Group Incorporated uses information from many sources. This assists us to fairly determine eligibility for our programs and ensure accurate rates for all policies. Using this information also speeds the application process.

How we may collect, use and disclose this information is regulated by law, and we would like you to be aware of our practices and how they may affect your privacy.

Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring consumer.

#### ***What kind of information do we collect about you?***

We use information obtained from multiple data sources to complete your quote. These sources give us most of the information we need to know. We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information includes identifying information such as name, address, date of birth, and social security number, as well as information regarding your home, business, and/or claims history.

We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other sources.

#### ***What do we do with the information collected about you?***

We may, as permitted by law, disclose information about you in our records or files to certain persons or organizations without your prior permission. These include:

- \* Other insurance institutions, financial institutions, agents, or insurance support organizations.
- \* Persons who perform a business, professional, or insurance function for us.
- \* Businesses that conduct actuarial or research studies.
- \* Insurance regulatory authorities.
- \* Law enforcement or other governmental authorities.
- \* Our affiliated companies who assist our insurance business activities.

*Contd.*

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- \* Perform a business, professional, or insurance function for us.
- \* Provide information to us in order to
  - a. Determine your eligibility for an insurance benefit or payment, or
  - b. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.
- \* Perform a function in connection with an insurance transaction involving you.
- \* Conduct an audit of our operations or services.
- \* Conduct a joint marketing program with Homesite pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

We may consider your claims history and future losses in determining whether to decline, cancel, nonrenew, or surcharge your policy. Claims incurred will also be reported to an insurance support organization.

### ***How confidential and secure is the information we have about you?***

Homesite protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical electronic and procedural safeguards that comply with federal and state regulations to guard your information.

### ***How can you find out what information we have about you?***

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you. We will also inform you who has received this information within the last two (2) years, or, if not recorded, to whom such information is normally disclosed.

### ***What can you do if you disagree with the information we have about you?***

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files.

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. We will then furnish the amended information to any person you designate, who may have received the information within the past two (2) years, as well as to any person or organization who either supplied us with the information or to whom we disclosed it.

If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision. If you disagree with the reasons for our decision, you have the right to file a concise statement of what you think is correct, relevant or fair information. Your statement will be filed with the disputed information and will be furnished to any person, insurance institution, agent or insurance support organization who either supplied us with information or to whom we disclosed it. Your statement will also be furnished to anyone reviewing the disputed information.

## **IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING - MINNESOTA**

The policy does not cover damage to your property caused by flooding. Flood insurance is available to communities and property that participate in the National Flood Insurance Program (NFIP). Not all communities participate in the NFIP. Flood insurance may be available even if you do not live in a flood hazard area as defined by the NFIP. If your community does not participate in the NFIP, you may contact your insurance agent or broker to see if there is other flood insurance coverage available to you.

