

PO Box 853907  
Richardson, TX 75085-3907



AT1 H-05-6438-FB6F F H W  
3200  
SCHMITZ, ADAM & JESSICA  
7929 N LIMA CENTER RD  
WHITEWATER WI 53190-3343

## RENEWAL DECLARATIONS

AMOUNT DUE: **None**

Payment is due by **BILLED THROUGH SFPP**

Policy Number: 49-B8-Q778-6

Policy Period: 12 Months

Effective Dates: DEC 08 2019 to DEC 08 2020

The policy period begins and ends at 12:01 am standard time at the residence premises.

### Your State Farm Agent

ROBERT H CUTSHALL INS AGCY IN  
821 E MILWAUKEE ST  
WHITEWATER WI 53190-2126

Phone: (262) 473-2380

### Homeowners Policy

#### Location of Residence Premises

7929 N LIMA CENTER RD  
WHITEWATER WI 53190-3343

Construction: Frame  
Year Built: 1846

#### Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

### IMPORTANT MESSAGES

We are required by Wisconsin Law to inform you that if your payment is not received within 12 days after the due date, a notice will be sent stating the effective date of any cancellation for nonpayment. Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

### PREMIUM

Annual Premium **\$783.00**

Your premium has already been adjusted by the following:

Home/Auto Discount                      Claim Record Discount  
Loyal Customer

**Total Premium **\$783.00****

---

**NAMED INSURED**


---

**MORTGAGEE AND ADDITIONAL INTERESTS**


---

SCHMITZ, ADAM & JESSICA

---

**SECTION I - PROPERTY COVERAGES AND LIMITS**


---

<b>Coverage</b>	<b>Limit of Liability</b>
A Dwelling	\$ 191,300
Other Structures	\$ 31,500
B Personal Property	\$ 143,475
C Loss of Use	\$ 57,390
<b>Additional Coverages</b>	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

---

**SECTION II - LIABILITY COVERAGES AND LIMITS**


---

<b>Coverage</b>	<b>Limit of Liability</b>
L Personal Liability (Each Occurrence)	\$ 300,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

---

**INFLATION**


---

Inflation Coverage Index: 270.0

---

**DEDUCTIBLES**


---

<b>Section I Deductible</b>	<b>Deductible Amount</b>
All Losses 1%	\$ 1,913

---

**LOSS SETTLEMENT PROVISIONS**


---

A1 Replacement Cost - Similar Construction  
 B1 Limited Replacement Cost - Coverage B

**FORMS, OPTIONS, AND ENDORSEMENTS**

---

HW-2149	Homeowners Policy
Option ID	Increase Dwlg up to \$38,260
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate

**ADDITIONAL MESSAGES**

---

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

**Other limits and exclusions may apply - refer to your policy**

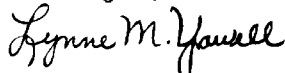
Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.


This policy is issued by the State Farm Fire and Casualty Company.

**Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

  
Secretary

  
President

**Your coverage amount....**

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

## **IMPORTANT NOTICE . . . Information Regarding Your Premium**

Claims and information from other State Farm® policies in your household may have been used to determine the premium shown. A policy may be considered “in your household” if, according to our records, the policy has a name and address in common with this policy.

Consumer reports may also be used to determine the price you are charged. We may obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score.

553-3143 (C) (10/09)

553-4157

## **NOTICE TO POLICYHOLDER**

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the “Date Prepared” on your Renewal Declarations are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the “Date Prepared” on your Renewal Declarations will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-4157 (C)

553-2798.1

## **IMPORTANT NOTICE ABOUT YOUR POLICY**

With our Claim Record Rating Plan, your savings will typically increase the fewer claims you have and the longer you’re insured with State Farm®. We adjust premiums based on the number of claims under the rating plan. Depending on your state, claims under the plan generally include those resulting in a paid loss and may include weather-related claims where permitted. In addition, any claims with your prior insurer resulting in property damage or injury may also influence your premium.

Our Loyal Customer Discount provides a premium discount based on the number of years that you have been with us.

For more information about whether the Claim Record Rating Plan applies in your state, the claims we consider for the plan, or whether the Loyal Customer Discount is in effect in your state, please contact your State Farm agent.

553-2798.1

## PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Declarations reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.