



AMERICAN FAMILY INSURANCE
 8617 W POINT DOUGLAS RD S STE 180
 COTTAGE GROVE MN 55016-4137

AmFam.com

1-800-MY AMFAM® (692-6326)

**Your Insurance
 Coverage Summary**

COLON, MEGHAN & ADAM
 10887 ALBERTON CT
 INVER GROVE MN 55077-5456

This is not a bill -
 refer to your bill for
 current balance and
 payment options

August 11, 2022

PLEASE KEEP THIS IMPORTANT INFORMATION WITH YOUR POLICY.

Thank you for being our customer. This policy with American Family Mutual Insurance Company, S.I. is up for renewal. Please review the coverage and limits outlined on this summary to make sure they fit your needs. If you have made any recent home improvements or major purchases, have questions or would like to make any changes to this policy, please contact your American Family agent listed below:

Tim Maluski Agcy, Inc.

Phone: (651) 458-3519
 E-mail: tmaluski@amfam.com

Billed To

TRADITIONAL MORTGAGE LLC
 ITS SUCCESSORS AND/OR ASSIGNS ATIMA
 7616 CURRELL BLVD STE 110
 WOODBURY MN 55125

Loan Number

2101031230

Property Location

10887 ALBERTON CT
 INVER GROVE HEIGHTS MN 55077-5456

Policy Term

September 1, 2022 to September 1, 2023

Policy Number

22CM-5265-01-59-PHGS-MN

Policy Type

Homeowners Gold Star Special Deluxe Form

This is not a bill. Policy Information Only.	
Discounts Applied to Your Premium	
<ul style="list-style-type: none"> • Claims Free • Premises Alarm System • Proactive Home Protection 	<ul style="list-style-type: none"> • Customer Longevity • Home and Auto
Your discounts Saved You:	\$3,466.00
Total Renewal Premium After Discounts:	\$5,045.10

Please see reverse side for additional information concerning your policy.

Coverage Description - Section I

	<u>Old Limits</u>	<u>New Limits</u>
Dwelling	\$688,900	\$800,500
Personal Property: On Premises	\$516,700	\$600,400
Personal Property: Off Premises	100% Subject to Limitations	100% Subject to Limitations
Fungi or Bacteria	\$5,000	\$5,000
Loss of Use	Actual Loss Within 12 Months	Actual Loss Within 12 Months
Deductible Amount - All Peril	\$2,500	\$2,500

Section I limits are increased by the Inflation Protection Coverage Provided in your policy and your new index is 423.

Liability Coverages - Section II

Personal Liability	\$300,000	\$300,000
Dangerous Dog and Exotic Animal Liability	\$25,000	\$25,000
Medical Expense	\$1,000	\$1,000

Additional Options/Endorsements That Apply To Your Policy:

Option 2 - Extended Coverage on Jewelry, Watches and Furs
Option 14 - Personal Property Replacement Coverage
Back-up of Sewer Cov - Endorsement 466(L) (Ed. 10-97)
- \$10,000 Limit - \$1000 Deductible
Option 16 - Premises Alarm or Fire Protection Sprinkler System
Scheduled Personal Property Endorsement 457 (Ed. 06-94)
Amendatory endorsement for company name change
Minnesota Amendatory Homeowners
- Endorsement 584D (MN) (Ed. 03-13)
Gold Star Homeowners Amendatory
- Endorsement 587 (Ed. 10-99)
Fungi or Bacteria Exclusion Endorsement 595 (Ed. 6-02)

Other Information Concerning your Policy

Policy includes increased building limit coverage up to 120% of the dwelling limit, subject to policy provisions.

This policy does not cover flood damage. Contact your agent for flood coverage.

Your policy provides Dwelling Extension coverage, such as certain structures on the insured premises, for the amount up to 10% of the Dwelling amount.
(Please see your policy for coverage provision.)

Minnesota Mandated Fire Insurance Surcharge \$25.10

FACTS

WHAT DOES AMERICAN FAMILY INSURANCE DO WITH YOUR PERSONAL INFORMATION?



Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit based insurance scores
- Drivers license records and claims history

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

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Family Insurance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Family Insurance share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing Call 1-888-312-2263 – when prompted you will be asked to provide your first name, middle initial (if applicable), last name, address, city, state and at least one of your policy numbers. Please also indicate if you are requesting to limit sharing for others on your policies. Please indicate their full names.

Please note:

If you are a new customer, or receiving this notice from us for the first time, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Please go to our website at www.amfam.com/privacy-security

Who we are

Who is providing this notice? This privacy notice is provided by American Family Mutual Insurance Company, S.I. and the affiliates as listed under the "Other important information" section of this notice (referred to collectively as "American Family Insurance").

What we do	
How does American Family Insurance protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Family Insurance collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for insurance • Pay insurance premiums • File an insurance claim • Give us your contact information • Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)
What happens when I limit sharing for an account I hold jointly with someone else?	Your limit-sharing request will only apply to the names received in your request.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • The affiliates of American Family Mutual Insurance Company, S.I. include the companies identified under the "Other important information" section of this notice, and other affiliated companies within Homesite Group Incorporated and PGC Holdings Corp.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include our sales agents, mortgage companies and direct marketing companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include other financial services companies and insurance companies.

Other important information
<p>For Nevada residents only.</p> <p>You have the right to place your telephone number on American Family Insurance's internal do not call list, which means we can contact you by telephone only in response to a specific request from you for information or in order to service any existing American Family Insurance business. For additional information about the Nevada do not call requirements, or to add your telephone number to our internal do not call list, contact American Family Insurance at 1-877-216-9232. For information on the Nevada state do not call law, contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 90101, Phone: 1-702-486-3132, email: BCPINFO@ag.state.nv.us</p>
<p>For Vermont residents only.</p> <p>We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.amfam.com/privacy-security or call 1-800-692-6326.</p>
<p>For Georgia residents only.</p> <p>NOTICE: The laws of the State of Georgia prohibit insurers from unfairly discriminating against any person based upon his or her status as a victim of family violence.</p>
<p>For New Mexico residents only.</p> <p>We are prohibited from disclosing information related to domestic abuse. In New Mexico an individual has certain rights as a Protected Person under N.M. Admin Code 13.7.5 and N. M. S. A 1978, § 59A-16B-4. If you would like to exercise any of those rights or want an explanation of those rights, please contact American Family Insurance at 1-800-MYAMFAM ext. 78082.</p>

Other important information – continued

For our customers in AK, AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, SC and VA only.

You have the right to review information in your file. You may do so by writing to us at the address at the end of this section and providing us with your complete name, address, date of birth, and all policy numbers under which you are insured. Within 30 days of receipt of your request, we will contact you and inform you of the nature of recorded information that can be reasonably located and retrieved about you in our files. If you believe there is information in our file that is incorrect, you have the right to notify us and request that it be corrected, amended or deleted from your file. Use this address for requesting information in your file or for questions about the information in your file: **American Family Insurance, Attn: Consumer Affairs Department, 6000 American Pkwy., Madison, Wisconsin 53783-0001.**

American Family Insurance Legal Entities:

In addition to American Family Mutual Insurance Company, S.I., this privacy notice is provided by the following companies, which are all affiliates of American Family Mutual Insurance Company, S.I.: American Standard Insurance Company of Wisconsin, American Family Life Insurance Company, American Family Brokerage, Inc., American Family Insurance Company, American Standard Insurance Company of Ohio, and Midvale Indemnity Company. All companies are collectively referred to as "American Family Insurance" in this notice.



American Family Mutual Insurance Company, S.I.
6000 American Parkway
Madison, WI 53783

For customer service and claims service,
24 hours a day, 7 days a week
1-800-MY AMFAM (1-800-692-6326)
amfam.com

Important Information

Amounts of insurance

Make sure you are fully protected with enough coverage to rebuild your home or replace your belongings. Please review the coverage limits on your insurance policy to make sure they are adequate in the event of significant damage or a total loss. If you own your home you should consider what it would cost to totally rebuild your home, including any changes or updates (such as a new deck, room addition, remodeled kitchen, or finished basement). You should also consider what it would cost to replace all of your personal belongings, including any sizable purchases or valuable items you may have received (such as jewelry, a flat screen TV, computer, gaming console, or hobby equipment such as golf clubs or a piano). Please note if you have actual cash value coverage on your home or personal belongings: Actual cash value means the least of the value of damaged property, change in value of damaged property directly due to the loss, cost to repair damaged property or cost to replace damaged property less a deduction that reflects depreciation, age, condition and obsolescence at the time of loss. Actual cash value may be significantly less than replacement cost.

Protecting your dreams: The time to make sure you are fully protected is before something happens. Contact your agent with any questions or for help selecting the coverage limits that best suit your needs. You can also visit our Website at amfam.com for more information about homeowners insurance.

Damage caused by flooding

Most homeowners insurance policies do not provide coverage for flood damage. Flood insurance is available for properties within communities that participate in the National Flood Insurance Program (NFIP). The NFIP is a federally backed flood insurance program, which is administered by Federal Emergency Management Agency (FEMA), a federal government agency. American Family Insurance is a participating insurance carrier of the NFIP Write-Your-Own program. If your community participates in the NFIP, your American Family agent can assist you in obtaining flood insurance through the NFIP. Not all communities participate in the NFIP. However, flood insurance may still be available even if you do not live in a participating community. Contact your American Family Insurance agent or visit floodsmart.gov.

Renewal

Failure to pay the renewal premium by the due date extinguishes your right to renewal. We offer several ways for you to make payment including online, by phone, mail or at any American Family agent's office.

Thank you for placing your trust in American Family Insurance. If you have questions about this notice, please contact your agent or call us at 1-800-MY AMFAM (1-800-692-6326).

Property Claims Rating Plan

Please carefully read the information below. Contact your agent if you have any questions about the Property Claims Rating Plan.



American Family Mutual Insurance Company, S.I.
6000 American Parkway
Madison WI 53783

For customer service and claims service
24 hours a day, 7 days a week

1-800-MY AMFAM (1-800-692-6326)
amfam.com

American Family Mutual Insurance Company, S.I. Property Claims Rating Plan

Minnesota law requires that we inform policyholders how our Property Claims Rating Plan works and how it affects you in the event you have a claim.

Purpose - To provide a rating structure which accurately reflects the risk presented by an insured

How It Works

- Policies that are claim free receive the lowest rate
- Claims that are less than or equal to five years old will be evaluated for rating purposes
- Rating will evaluate claims with prior companies and claims incurred with American Family
- Prior claims without payment are not considered for rating
- The plan works the same for new customers and renewing customers.
- The plan works the same for primary residences and for secondary or seasonal homes.

Claims That Will Result in a Premium Increase

- All claims other than non-ratable claims

Claims That Will Not Result in a Premium Increase

- Claims for which payments do not exceed \$250
- Claims for which subrogation payments have been received
- Claims for which payments have been made only under Medical Expense coverage
- Claims resulting from one of the following perils:
 - Lightning
 - Wind
 - Hail
 - Identity theft
 - Credit/debit card fraud
 - Earthquake
 - Mine subsidence
 - Ice storms
 - Wildfires or smoke from wildfires
 - Sewer Backup, Sump Overflow, or Frozen Pipes for new business and renewal policies effective on or after December 1, 2018.

Premium Impact of Claims

The amount of the premium adjustment is determined by the following table:

Longevity	5 Years Claim Free	Number of Chargeable Claims in the preceding 3 years				
		0	1	2	3	4+
0-4	-8%	0%	10%	30%	50%	100%
5-9	-11%	-3%	0%	30%	50%	100%
10+	-13%	-5%	-5%	30%	50%	100%