

ALEXIS K LEBAHN
3470 WASHINGTON DR#103
EAGAN, MN 55122



Home Insurance Policy Change

TANYA BRADFORD
14766 NATCHEZ PL
SAVAGE MN 55378-2965

4/5/2022

Dear Tanya Bradford,

Thank you for choosing Farmers Insurance as your provider of home insurance.

As requested, the mortgage information on your policy has been changed. Please review the accompanying Declaration Page for more details about your updated policy.

A summary of your premium and policy change information is shown below.

Premium at-a-glance

Full-term Premium (excluding fees)	\$1,403.61
Prorated Premium	
Prior Period (4/2/2022 - 6/6/2022)	\$0.00
Next Period (6/6/2022 - 6/6/2023)	\$0.00
▶ Total for this Transaction	\$0.00

This is not a bill.

Your bill with the amount due will be mailed separately to your mortgagee company.

Summary of changes

	Previous	Current
Miscellaneous: Mortgagee		Updated
Miscellaneous: Mortgagee Address		Updated

If you have any questions or would like to learn more about our other insurance products and services, please contact your agent.

We appreciate your business.

Sincerely,

Farmers Insurance Group®

Your Farmers Policy

Policy Number: 99742-28-75

Effective: 4/2/2022 12:01 AM

Expiration: 6/6/2023 12:01 AM

Property Insured

14766 Natchez Pl

Savage, MN 55378-2965

Your Farmers Agent

Alexis K Lebahn

3470 Washingt Dr#103

Eagan, MN 55122

(651) 280-4180

alebahn@farmersagent.com

To file a claim log on to [Farmers.com](https://www.farmers.com)
or the [Farmers® Mobile App](#) or call

1-800-435-7764

Did you know?



Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!



Farmers Smart Plan Home® Declarations

Policy Number: 99742-28-75
Effective: 6/6/2022 12:01 AM
Expiration: 6/6/2023 12:01 AM
Named Insured(s): Tanya Bradford
 14766 Natchez Pl
 Savage, MN 55378-2965
e-mail: tabradford0220@gmail.com
Address(es):
Property Insured: 14766 Natchez Pl
 Savage, MN 55378-2965
Underwritten By: Truck Insurance Exchange
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

Full-term Premium (excluding fees)	\$1,403.61
Prorated Premium	
Prior Period (4/2/2022 - 6/6/2022)	\$0.00
Next Period (6/6/2022 - 6/6/2023)	\$0.00

Total for this Transaction **\$0.00**

Your policy premium includes a Total Discount Savings of \$1,493.87

*also see Information on Additional Fees below

This is not a bill.

Your bill with the amount due will be mailed separately.

Information on this declaration is effective 4/2/2022.

Description of Property

Year of Construction	1991	Age of Roof	3
Construction Type	Wood Siding Over Frame	Occupancy	Owner Occupied (Primary Res.)
Roof Type	Composition Shingles	Number of Units	1
Roof Surface Material Type	Composition Shingles		

Note: Roof Surface Material Type is a grouping of similar roof types for the purpose of claim settlement. Roof Surface Material Type will be verified at the time of claim investigation and corresponds to the schedule outlined in the "Definitions" section of your policy.

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$297,000	Coverage C - Personal Property	\$207,900
Extended Replacement Cost	25% (\$74,250)	Contents Replacement Coverage	Covered
(In Addition to Coverage A Limit)			
Coverage B - Separate Structures	\$14,850	Coverage D - Loss of Use	\$29,700
		Additional Living Expense Term	12 Months

Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$300,000	Coverage F - Medical Payments to Others	\$1,000


Declarations (continued)

Additional Coverage Options

Coverage	Limit	Coverage	Limit
Building Ordinance or Law	Covered	Limited Matching Coverage for Siding and Roof Materials	\$10,000
Identity Fraud Expense Coverage	Not Covered	Roof Materials Loss Settlement	Replacement Cost Value

Deductible

Type of Loss	Deductible
Applicable to each covered loss	\$1,000

 **You have accumulated \$300 of Declining Deductibles[®] benefit to be used toward the deductible on your next covered loss.**

How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses	Loss Settlement Terms
Dwelling & Separate Structures (Pays up to the limits for Coverage A or B)	
Roof Materials	Replacement Cost
Wall-to-Wall Carpet	Replacement Cost
Fence	Actual Cash Value
Rest Of Dwelling & Separate Structures	Extended Replacement Cost
Personal Property Contents (Pays up to the limit for Coverage C)	Replacement Cost

Discounts Applied to Policy

Discount Type	Discount Type
Preferred Payment Plan	Good Payer
Non Smoker	ePolicy
Claim Free	Auto/Home
New Roof	

 **Total Discount Savings** **\$1,493.87**

Other Policy Features and Benefits

- Claim Forgiveness - this benefit prevents your premium from increasing as a result of your next claim after your policy has been in force for five years without a claim.
- Declining Deductibles[®] - This benefit reduces the amount of the deductible you will have to pay on a future loss. Refer to the Deductible section to see your earned benefit amount.

Declarations (continued)

Mortgagee / Other Interest

<i>1st Mortgagee</i>	<i>Loan Number</i>
Jpmorgan Chase Bank NA ISAOA ATIMA PO Box 1156 Springfield, OH 45501-1156	4023117212

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5636 1st ed.; J7021 1st ed.; J7023 1st ed.; MN075 1st ed.; MN078 1st ed.; MN080 1st ed.; 25-2481 6-12

Other Information

- Your policy has a Reduces special limits on certain personal property; see endorsement J7021.
- Please contact your Farmers[®] agent for a free Farmers Friendly Review[®] so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.
- Mortgagee pays premium for this policy.

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **\$0.00** (applied per account)
 - For other Recurring EFT plans: **\$2.00** (applied per account)
 - For all other payment plans: **\$5.00** (applied per account)
- 2. Late Fee: \$10.00** (applied per account)
- 3. Returned Payment Charge: \$25.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
- 4. Reinstatement Fee: \$25.00** (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.



Policy Notices

Notice of Information Practices - Minnesota

You have certain rights under state and federal law with respect to the privacy of information we obtain about you when you engage in insurance transactions involving insurance primarily for personal, family or household use. You will receive, or already may have received, a notice entitled "Farmers Privacy Notice." Your state gives you additional protections that are explained in this notice. Our information practices, as described in this notice, extend to applicants, policyholders and former policyholders.

Collection of Information

Much of the information we need comes from you when you apply for insurance. Sometimes, however, we may need additional information or may need to verify information you've given us. In those instances, we may contact you, your spouse or another adult member of your household either by phone or by mail.

In addition, we often employ the common insurance industry practice of asking an outside source, called a "consumer reporting agency" or "insurance support organization," to provide us with consumer reports. On occasion, that source may contact you, another adult member of your household or a neighbor, either by phone or in person to provide us with a report. As the Named Insured, you have the right to request that you or your spouse be contacted for a personal interview. If you choose this option, we will make every effort to comply with your request.

We may also obtain information from consumer reporting agencies and other sources for purposes other than underwriting, such as when processing claims, investigating potential fraud, or servicing your account. For example, we may obtain financial information relating to a particular bank account if you desire to set up an electronic funds transfer payment. In addition, we may obtain information relating to health and employment during the processing of a claim.

Types of Information Collected

In connection with the underwriting and/or servicing of policies covering your personal vehicles, we may obtain information, including information relating to the use of your vehicle(s), ages and drivers, mileage, items relating to the driver, such as, personal habits and characteristics, credit information, prior accidents and driving violations, prior arrests or convictions, claims history and previous insurance experience.

In connection with the underwriting and/or servicing of policies covering your real and personal property, we may obtain information, including information relating to construction type, square footage, heating, other physical characteristics of the property, care and maintenance of the property, the personal habits and characteristics of the property's occupants, credit information, claims history and previous insurance experience.

What We do with Information We Collect About You

We use the information we collect about you to perform insurance functions, including underwriting and servicing your policy, processing claims and for other purposes permitted by state and federal law. For example, we may disclose this information, as permitted by law, and without your prior authorization to:

1. Your Agent, who may need the information to service your policy.
2. Persons who need this information to perform normal business functions for us.
3. Persons conducting actuarial or research studies on our behalf.
4. Persons to detect or prevent criminal activity or fraud in connection with an insurance transaction.
5. A healthcare institution or health professional, to verify insurance coverage or benefits, or to inform an individual of a medical problem of which the individual may not be aware.
6. An insurance regulatory authority.

Policy Notices (continued)

7. Law enforcement or other governmental authority.
8. A group policyholder to report claims experience or conduct an audit of our operations, but only as necessary to conduct the review or audit.
9. Affiliates, as permitted by law.
10. Other non-affiliated third parties, as permitted by law.
11. A party to a proposed or consummated sale, transfer, merger or consolidation of all or part of the company underwriting your policy.

Information obtained from a report prepared by an insurance-support organization may be retained by that organization and disclosed to other persons who use these reports, but only to the extent permitted by federal and state law.

Access to and Correction of Personal Information

You have the right to know the contents of any recorded personal information about you that is in our records, including any investigative consumer report we have obtained. You also have the right to receive a copy of this information and to request that we correct, amend or delete any of the information that you feel is in error. To exercise these rights, you must send us a written request. If you request correction, amendment or deletion of any erroneous information, we will review the recorded personal information and your written request. If the requested changes are in order, we will make the appropriate changes in our records. If we cannot make the change, you then have the option of filing a statement of the reasons why you disagree with our decision, which will be included in our policy records so anyone reviewing the disputed personal information will have access to it. Any future disclosure made by us, if any, will also include your filed statement. We will also provide a copy to anyone designated by you who may have received recorded personal information from us in the past two years. In any case, whether we can or cannot comply with your request to correct recorded personal information, we will advise you of our decision in writing.

These rights do not extend to information collected in connection with or in reasonable anticipation of a claim, or civil or criminal proceeding, or to specific items of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation or material nondisclosure.

You may contact your Agent for the appropriate service center address where you can direct your written inquiry.

Keeping You Informed

As required by law, we will notify you of our information practices regularly. We reserve the right to modify our practices at any time, when permitted by law.

If, after reading this, you have any further questions, please feel free to contact your Agent.

This notice is sent on behalf of the Farmers Insurance Group of Companies, whose members include, but are not limited to:

Policy Notices (continued)

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Texas County Mutual Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company.

25-2481 6-12
