

ALEXIS LEBAHN
3470 WASHINGTON DR STE 103
EAGAN, MN 55122-1329



Home Insurance Policy Change

NICK MARTELL
1010 MAGNOLIA LN N
PLYMOUTH MN 55441

8/8/2022

Dear Nick Martell,

Thank you for giving us the opportunity to serve your home insurance needs. This packet reflects recent changes made to your policy.

A summary of your premium information is shown below.

Premium at-a-glance

Full-term Premium (excluding fees)	\$2,165.00
Prorated Premium	
Prior Period (8/5/2022 - 9/8/2022)	\$3.29
Next Period (9/8/2022 - 9/8/2023)	\$0.00
▶ Total for this Transaction	\$3.29

This is not a bill.

Your bill with the amount due will be mailed separately.

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: 30965-00-01

Effective: 8/5/2022 12:01 AM

Expiration: 9/8/2023 12:01 AM

Property Insured

1010 Magnolia Ln N
Plymouth, MN 55441-4606

Your Farmers Agent

Alexis Lebahn

3470 Washington Dr Ste 103

Eagan, MN 55122-1329

(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 Paperless**

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at [farmers.com](https://www.farmers.com) and choose the paperless options!

 **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: 30965-00-01
Effective: 9/8/2022 12:01 AM
Expiration: 9/8/2023 12:01 AM
Named Insured(s): Nick Martell
 1010 Magnolia Ln N
 Plymouth, MN 55441
 nickmartell@comcast.net
Property Insured: 1010 Magnolia Ln N
 Plymouth, MN 55441-4606
Underwritten By: Truck Insurance Exchange
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

Full-term Premium (excluding fees)	\$2,165.00
Prorated Premium	
Prior Period (8/5/2022 - 9/8/2022)	\$3.29
Next Period (9/8/2022 - 9/8/2023)	\$0.00

Total for this Transaction **\$3.29**

*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 8/5/2022.

Description of Property

Year of Construction	1955	Age of Roof	14
Construction Type	Wood Siding Over Frame	Occupancy	Owner Occupied (Primary Resident)
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	\$521,000	Coverage C - Personal Property	\$208,400
Extended Replacement Cost	10% (\$52,100)	Contents Replacement Coverage	Covered
(In Addition to Coverage A Limit)			
Coverage B - Separate Structures	\$52,100	Coverage D - Loss of Use	\$104,200
		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	\$30,000
Identity Fraud Expense Coverage	Not Covered	Roof Materials Loss Settlement	Replacement Cost Value
Fence Replacement Cost	Covered		

Deductible

Type of Loss	Deductible
Applicable to each covered loss	\$2,500

▶ You have accumulated \$250 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	Replacement Cost
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	Claim Free
Auto/Home	Non Smoker
Good Payer	ePolicy

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

<u>1st Mortgagee</u>	<u>Loan Number</u>
Nationstar Mortgage LLC ISAOA ATIMA PO Box 7729 Springfield, OH 45501-7729	0674658638

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.; J7017 1st ed.; J7023 1st ed.; MN075 1st ed.; MN078 1st ed.; MN080 1st ed.

Other Information

- 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.

*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.