



A Liberty Mutual Company

COMPARION INSURANCE AGENCY LLC  
175 BERKELEY ST  
MAIL STOP T18-A252  
BOSTON MA 02116-5066

April 28, 2024

Policy Number: OF3156607  
24-Hour Claims: 1-800-578-6701  
Policy Service: 1-800-578-6701  
Online Account Services: [www.safeco.com](http://www.safeco.com)

**THIS IS NOT A BILL.**

LAMAR CURTIS  
RAQUEL CURTIS  
4614 DALE BLVD  
WOODBIDGE VA 22193-4740

Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us.

Your policy has a special deductible for losses caused by wind or hail. Please see your declarations page for the dollar amount of this deductible.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Claim Free Discount is added.

We would also like to draw your attention to the following:

- Your new policy period begins June 4, 2024. The 12-month premium for this policy is \$2,121.00 for the June 4, 2024 to June 4, 2025 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your payment due date.

Your renewal premium is \$2,121.00. We have sent a bill for this amount to your mortgage servicing company.

If you have any questions or wish to make any changes to your policy, you can do so by calling us at 1-800-578-6701.

PLEASE SEE REVERSE

**AMERICAN ECONOMY INSURANCE COMPANY (A SAFECO Company)**

P O BOX 704000, SALT LAKE CITY, UT 84170

We appreciate the opportunity to serve you. Thank you.

A handwritten signature in black ink, appearing to read 'Tyler Asher', with a long horizontal flourish extending to the right.

Tyler Asher  
President, Safeco Insurance

## **IMPORTANT NOTICE — PLEASE READ CAREFULLY**

### **Notice of Earthquake Exclusion**

This policy does **NOT** include coverage for earthquake. Coverage for this peril is excluded under the **Earth Movement** exclusion under **Section I** of your policy.

Restated, the exclusion eliminates coverage for:

**Earth Movement**, meaning the sinking, rising, shifting, expanding or contracting of earth, all whether combined with water or not. Earth movement includes but is not limited to **earthquake**, landslide, mudflow, mudslide, sinkhole, subsidence, erosion or movement resulting from improper compaction, site selection or any other external forces. Earth movement also includes volcanic explosion or lava flow.

This exclusion applies whether the earth movement is caused by or resulting from human or animal forces or any act of nature.

We do cover direct loss by fire, explosion, theft and breakage of glass which is part of the building, storm door or storm window.

Coverage may be available at your request. If you have already purchased Earthquake coverage, it will be shown on your Policy Declarations. If you have not purchased this coverage and are interested in more information, please contact the agent or broker listed on the Policy Declarations.

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***No coverage is provided by this notice, nor does it replace any provision of your policy. It is important that you read your policy and all accompanying endorsements carefully. If your policy and this notice conflict, the policy prevails.***

## IMPORTANT NOTICE — PLEASE READ CAREFULLY

### Notice of Flood Exclusion

This policy does **NOT** include coverage for flood. Coverage for this peril is excluded under the **Water Damage** exclusion under **Section I** of your policy. Restated, the exclusion eliminates coverage for:

**Water Damage**, meaning:

- a. flood, surface water, waves, tidal water, tsunami, seiche, overflow of a body of water, storm surge or spray from any of these, whether or not driven by wind, including hurricane or similar storm; or
- b. water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors or through doors, windows or any other openings in such sidewalks, driveways, foundations, walls, or floors;
- c. water which escapes or overflows from sewers or drains located off the **residence premises**;
- d. water which escapes or overflows from drains or related plumbing appliances on the **residence premises**. However, this exclusion does not apply to overflow and escape caused by malfunction on the **residence premises**, or obstruction on the **residence premises**, of a drain or plumbing appliance on the **residence premises**; or
- e. water which escapes or overflows or discharges, for any reason, from within a sump pump, sump pump well or any other system designed to remove water which is drained from the foundation area.

This exclusion applies whether the water damage is caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire, explosion or theft resulting from water damage is covered.

Coverage for water which escapes or overflows from sewers or drains is available at your request. If you have already purchased this coverage, please review your limits to be sure they are adequate. If you have not purchased this coverage and are interested in more information, please contact your independent Safeco agent.

Information regarding availability of Flood Insurance for your area may be obtained from us or your independent Safeco agent or the National Flood Insurance Program. Coverage for contents may be available on a Flood Insurance policy, for an additional premium.

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***No coverage is provided by this notice, nor does it replace any provision of your policy. It is important that you read your policy and all accompanying endorsements carefully. If your policy and this notice conflict, the policy prevails.***

## **IMPORTANT NOTICE — PLEASE READ CAREFULLY**

### **Building Ordinance or Law Coverage Available**

Coverage can now be added to your policy for increased costs to repair or replace damaged property due to the application of ordinances or laws that regulate construction, repair, or demolition.

This additional coverage provides protection when a building damaged by a covered cause of loss must be repaired or rebuilt in a more costly manner because the type of construction used when the building was built does not comply with current building codes. Coverage can also be provided when laws or ordinances require the demolition of damaged buildings, including undamaged portions, prior to rebuilding in compliance with current building codes.

**NOTE:** We are required to provide the above notice under Virginia law. Your policy declarations page shows the amount of Building Ordinance or Law coverage that is currently included in your policy.

Contact your independent Safeco agent if you would like additional information or wish to review your current coverage.

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***No coverage is provided by this notice, nor does it replace any provision of your policy. It is important that you read your policy and all accompanying endorsements carefully. If your policy and this notice conflict, the policy prevails.***

## **IMPORTANT NOTICE — PLEASE READ CAREFULLY**

### **Notice of Policy Conditions**

Your homeowners Policy may include Extended Dwelling Coverage. This coverage provides protection that your home will be restored to its value, up to an additional 25% or 50% of the limit of liability stated on the Declarations page.

However, there are conditions that must be met for this coverage to apply. Those conditions require you:

- Insure the dwelling to its replacement cost as agreed by us;
- Accept any yearly adjustments by us of Coverage A reflecting changes in the cost of construction for the area based upon average factors for your area supplied to us by the recognized appraisal agency stated on the Policy Declarations;
- Notify us of any addition or other remodeling which increases the replacement cost of the dwelling \$5,000 or more. This must be done within 90 days of the start of the construction or before the end of the current policy period, whichever is longer. You must pay the resulting additional premium.
- Repair or replace the damaged dwelling.

If you fail to comply with any of the above provisions, the limit of liability shown on the Declarations page for Coverage A shall apply.

From time to time we may make requests of you for updated dwelling information. If you fail to provide the information, we may delete Extended Dwelling Coverage effective at policy renewal.

Extended Dwelling Coverage is an optional coverage and applicable only if purchased and shown in the Declarations.

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**No coverage is provided by this notice, nor does it replace any provision of your policy. It is important that you read your policy and all accompanying endorsements carefully. If your policy and this notice conflict, the policy prevails.**

## Ask yourself: Do you have enough insurance coverage?

### How much would it take to reconstruct your home?

Surprisingly, it has been estimated that 58% of American homes are underinsured by an average of 21%\*. Make sure yours isn't one of them.

Each home is unique. You know your home best. It's your responsibility to make sure you're "fully insured" and "insured to value." That means you need to have enough insurance coverage to rebuild your home and replace all of your personal belongings in the event of total loss.

**How can you determine your needs? Ask yourself the questions below. If you need help answering them, call your agent and discuss your insurance needs with them.**

They will assist you in determining how much insurance would be needed to fully protect your home and belongings.

### How much would it take to reconstruct your home at today's prices?

Things to consider:

- Your home's age (older homes tend to be more expensive to reconstruct) and style (contemporary, colonial, ranch, etc.)
- Features — fireplaces, cabinetry, built-in features, vaulted ceilings
- Flooring — hardwood, tile, natural stone, carpeting
- Finishes — crown molding, window and floor trim, faux paint, wall paper, wainscoting, chair rails, staircases, etc.
- Recent improvements you may have made (remodeled bathroom or kitchen, recessed lighting, built-in cabinets)
- A basement you may have finished or a room you may have added

### How much is enough to replace the structures surrounding your home at today's prices?

Things to consider:

- Your fence, detached garage, gazebo, barn or storage shed
- If you have an in-ground swimming pool or just repaved your driveway or sidewalk

### What would it take to replace your personal belongings at today's prices?

Things to consider:

- All your basics (furniture, rugs, linens, kitchenware, tools) and every electronic gadget
- Your entire wardrobe, your jewelry, medicines and personal effects
- Have you made any big purchases lately?
- If you have a garage full of tools, are passionate about the latest gadgets or collect just about anything, you should seriously consider getting more personal belongings coverage than the standard policy provides.

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## Let's make sure you're "fully insured."

Your agent uses replacement cost estimation tools to establish a starting point for your insurance coverage. But you know your home best. And we look to you to give your agent the most complete, up-to-date information in order to protect your home and lifestyle. Here are two quick things you can do today:

1. **Look critically at your coverage statement page (also known as the policy declarations page, which comes after the opening letter in this package).** Do you believe you have enough Coverage A? (This is the amount you'd get for reconstruction of an as-close-as-possible replica of your home in the event of total loss.) If you're not sure, call your agent for help.
2. **Take inventory.** Compare the value of your personal belongings to the Coverage C amount on your coverage statement page.

**It's important to know: your home's market value is totally different from what it would cost to reconstruct.** Today's market value reflects economic conditions, taxes, school districts, the market value of land and many other factors that have nothing to do with how much it would cost to reconstruct your home from scratch.

Reconstruction cost — the amount needed to get you back home quickly — is based almost exclusively on the cost of materials and labor as well as demand for contractor services. In the event of total loss, a properly insured Safeco policyholder can rebuild with the same quality of materials and workmanship in their current home (unless a functional replacement cost policy was deliberately selected). Of course, we hope you'll never need these services. But we'll all sleep better knowing you're fully insured.

Thank you for trusting Safeco with your home insurance needs.





## NOTICE OF INFORMATION PRACTICES

Safeco appreciates the trust you place in us when you purchase insurance from one of our companies. We are committed to protecting your nonpublic personal information ("personal information" or "information" about you or members of your household) and we value you as a customer.

To learn more about how we collect and use information about you, please read the following notice.

### OUR SOURCES OF INFORMATION ABOUT YOU

Most of the information we obtain comes directly from you and your independent insurance producer. Your application gives us information we need to review your request, such as your name, address and Social Security Number.

We may also ask for information from other outside sources, including:

- Your transactions with our affiliates or other insurance companies (such as your payment history or claims history); and/or,
- The information we receive from a consumer reporting agency or insurance support organization (such as your credit history, driving record, claims history or verification of the value and condition of your property).

Insurance support organizations from which we obtain information may keep such information and disclose it to others as permitted by law.

If we obtain medical information about you, it is generally received in connection with the administration or management of your insurance policy or claim or for the detection and prevention of fraud. We will not share your medical information with our affiliates or non-affiliates for marketing purposes.

It is our policy to treat information we receive about you in the same confidential way we treat information that you have provided to us on your application. The same confidentiality applies to information about our former customers.

### OUR USE OF INFORMATION ABOUT YOU

We only disclose personal information about you as permitted by law. Generally, this includes sharing it with third parties to administer your transactions with us, service your insurance policy or claim, detect and prevent fraud, or with your authorization. When we do, we require these parties to use your personal data only for the reasons we gave it to them. These third parties may include:

- Insurance support organizations, consumer reporting agencies or other insurance companies (including for the detection and prevention of fraud);
- Independent insurance producers authorized to sell Safeco insurance products;
- Independent contractors (such as automobile repair facilities, towing companies, property inspectors and independent claims representatives);
- Auditors, attorneys, courts and government agencies;
- Other companies which may reinsure your policy or with which you have other coverage;
- Group policyholders in connection with reporting claims data or an audit; and/or,
- Other companies and insurance support organizations for actuarial or research studies.

We may also disclose your personal information in response to judicial orders such as subpoenas.

We may also share information about our transactions (such as payment history) and experiences (such as claims made) with you within the Liberty Mutual Group of Companies.

We do not sell your personal information to others and we do not provide your information to third parties who are doing business on our behalf for their own marketing purposes.

### PROTECTING YOUR INFORMATION FROM UNAUTHORIZED ACCESS

We maintain physical, electronic and administrative safeguards to protect your information from unauthorized access. Our employees are authorized to access customer information only for legitimate business purposes.

## **INDEPENDENT SAFECO INSURANCE AGENTS**

The independent insurance producers authorized to sell Safeco products are not Safeco employees and are not subject to Safeco's privacy policy. Because they have a unique business relationship with you, they may have additional personal information about you that Safeco does not have. They may use this information differently than Safeco. Contact your Safeco producer to learn more about their privacy practices.

## **HOW YOU CAN REVIEW YOUR INFORMATION**

You can request to see and obtain copies of the information about you in our files or request that a copy be sent to you to review it for accuracy. You must make your request in writing. Within 30 business days (or as required by law) of receiving your request, we will send you the information. We will advise you of any person or group to whom we have given the information during the last two years. We will also give you the name and address of any reporting organization from which we received information about you.

There are certain types of information, such as information collected when we evaluate a claim or when the possibility of a lawsuit exists, that we are not required to provide you. We obtain medical information about you only in connection with claims and lawsuits. If the law allows you to review such information in our files, we will include it with the other information we send to you.

## **IF YOU DISAGREE WITH OUR RECORDS**

If you believe information in our files is wrong, you can notify us in writing. We will review your file within 30 business days of receiving your notice. If we agree with you, we will correct, amend or delete the portion of the recorded personal information in dispute and notify you about the change. This change will become part of the file. It will be included in any future disclosures to others and will be sent to:

- Anyone you designate who may have received the information during the previous two years.
- Any person or organization who may have received the information from us during the previous seven years.
- Insurance support organizations that provided the information that was amended or changed pursuant to your request.

If we disagree with you, we will explain why. You can provide us with a concise written statement setting forth what you think is the correct, relevant or fair information and explaining why you disagree with the refusal to correct, amend or delete recorded personal information. This statement will become part of the file and will be included in any future disclosures of the disputed subject matter. Your statement will also be sent to the persons listed above.

## **YOUR RIGHT TO HAVE YOUR POLICY RE-EVALUATED**

Your premium is determined by many factors. Like most insurance companies, Safeco uses credit information as a factor in determining the cost for some of the insurance products we offer. If you have an automobile, homeowners, condominium, renters, dwelling fire or motorcycle policy, then Safeco used your credit information to help determine your rate. You have the option to request that we re-evaluate your insurance premium using current credit information. You can make one request per year. If you request a re-evaluation, your new premium may be higher or lower than your current premium. Any changes to your policy premium will appear at your next renewal. Send us your request in writing; include your name, policy number and clearly state your request for a re-evaluation. Mail your request to Safeco Insurance, Attn: UW Verification & Policy Support, P.O. Box 704000, Salt Lake City, UT 84170-4000.

## **SAFECO'S WEB SITE**

If you have Internet access and want to learn more about our web site specific privacy and security practices, click on the Privacy Policy link on [www.safeco.com](http://www.safeco.com).

**This notice applies to the following members of the Liberty Mutual Group of Companies:**

<b>American Economy Insurance Company</b>	<b>Safeco Insurance Company of America</b>
<b>American States Insurance Company</b>	<b>Safeco Insurance Company of Illinois</b>
<b>American States Insurance Company of Texas</b>	<b>Safeco Insurance Company of Indiana</b>
<b>American States Preferred Insurance Company</b>	<b>Safeco Insurance Company of Oregon</b>
<b>First National Insurance Company of America</b>	<b>Safeco National Insurance Company</b>
<b>General Insurance Company of America</b>	<b>Safeco Surplus Lines Insurance Company</b>
<b>Insurance Company of Illinois</b>	

(For mailing address, please contact your agent or the nearest local Safeco office.)

## Insurance Information and the Use of Credit

Thank you for being a Safeco Insurance customer. We appreciate your business and the trust you have placed with us.

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as driving history for auto insurance, the year your home was built for home insurance, previous insurance and claims history, discounts and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

### FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Safeco options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Safeco agent and ask for an insurance checkup.

How is credit information used in determining my rate?

Safeco, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

You did not receive the lowest possible rate because either we were unable to obtain an insurance score for you, or because of your credit information. If it was due to your credit information, the reasons are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Safeco or your independent agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact TransUnion and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this letter. To get a copy of your report do one of the following:

- Call TransUnion at 1-800-645-1938; or
- Write to TransUnion Consumer Disclosure Center, PO Box 1000, Chester, PA 19022.

TransUnion can give you information about your credit report. However, they did not make any decisions about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact TransUnion to dispute the accuracy or completeness of the information. At your request, they will review your credit information and if corrections are made, they will send you an updated report.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Safeco ATTN: UW Verification & Policy Support, PO Box 704000, Salt Lake City, UT 84170-4000 or fax it to 877-344-5107.

What other rights do I have related to this notice?

You have the right to obtain the specific reason(s) for this action (if not shown above) by submitting a written request to us. You have the right to know the specific items of information that support the reasons given for the decision and the identity of the source of that information. You also have the right to see and obtain copies of documents relating to this decision.

If you ask us to correct, amend, or delete any information about you in our files and if we refuse to do so, you have the right to give us a concise statement of what you believe is the correct information. We will put your statement in our file so that anyone reviewing your file will see it.

If you would like additional information concerning this action, state law requires that you submit a written request within 90 business days of the date this notice was mailed to you. Please send your request to: Safeco Imaging Center, Attn: UW Verification & Policy Support, PO Box 704000, Salt Lake City, UT 84170-4000 or via fax at 877-344-5107.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>. For more information about how Safeco uses information from your credit report go to <http://www.safeco.com/insurancescores>.

Who is sending me this notice?

This notice is provided to you by AMERICAN ECONOMY INSURANCE COMPANY who underwrites your Homeowners Policy OF3156607

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score and what you can do to improve them:

CN-7279/VAEP 6/21

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Average amount of time accounts have been established

*What information is this message derived from?* The score considers the average age of all of your accounts. Recently opened accounts will lower the average age of your accounts.

*How does this affect my insurance risk score?* Research shows that consumers who have a long established account history have fewer insurance losses.

*What can I do to improve this aspect of my score?* Open new accounts only when necessary. As accounts age this component of your score will likely improve.

Average amount of time accounts have been established

*What information is this message derived from?* The score considers the average age of all of your accounts. Recently opened accounts will lower the average age of your accounts.

*How does this affect my insurance risk score?* Research shows that consumers who have a long established account history have fewer insurance losses.

*What can I do to improve this aspect of my score?* Open new accounts only when necessary. As accounts age this component of your score will likely improve.

(Reason Code 322)  
CN-7298/EP 7/12

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Number of accounts ever past due

*What information is this message derived from?* The score considers the number of accounts that were ever 30 days or more past due, reported in the last five (5) years.

*How does this affect my insurance score?* Research shows that consumers with missed payments have more insurance losses.

*What can I do to improve this aspect of my score?* Avoid letting accounts get to a delinquent status. Delinquencies remain on your credit report for seven years. Pay any accounts that are past due as soon as possible.

(Reason Code 310)  
CN-7288/EP 7/12

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Number of open accounts reported as 'paid as agreed'

*What information is this message derived from?* The score considers the number of open accounts on the consumer's credit file that have been paid as agreed.

*How does this affect my insurance risk score?* Research shows that consumers with multiple active accounts that are paid as agreed have fewer insurance losses.

*What can I do to improve this aspect of my score?* If you only have a few accounts, keeping them active and making payments on time shows that you manage your credit obligations responsibly.

(Reason Code 324)  
CN-7300/EP 7/12

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### Number of open and closed credit card accounts

*What information is this message derived from?* The score considers the total number of open and closed credit card accounts on the credit file.

*How does this affect my insurance score?* Research shows that consumers who open, or have opened, numerous credit card accounts experience more insurance losses.

*What can I do to improve this aspect of my score?* Once you have opened numerous credit card accounts, regardless of whether you use them, your score will be impacted by this activity. Over time, you have the opportunity to build a history demonstrating your ability to responsibly manage different types of credit.

(Reason Code 305)

CN-7283/EP 7/12

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**AMERICAN ECONOMY INSURANCE COMPANY (A SAFECO Company)**  
 Administrative office: 175 Berkeley St., Boston, MA 02116 (A stock insurance company.)  
**HOMEOWNERS POLICY DECLARATIONS**

**POLICY NUMBER:** OF3156607  
**POLICY PERIOD:** FROM: JUNE 4, 2024 12:01 A.M.  
 TO: JUNE 4, 2025 12:01 A.M.

**NAMED INSURED AND MAILING ADDRESS:**  
 LAMAR CURTIS  
 RAQUEL CURTIS  
 4614 DALE BLVD  
 WOODBRIDGE VA 22193-4740

**AGENT:**  
 COMPARION INSURANCE AGENCY LLC  
 175 BERKELEY ST  
 MAIL STOP T18-A252  
 BOSTON MA 02116-5066

Valued Homeowners Customer Since: JUNE 4, 2023

**INSURED LOCATION:**  
 Same

**POLICY SERVICE INFORMATION:**  
**TELEPHONE:** 1-800-578-6701  
**E-MAIL:**  
**WEBSITE:** www.safeco.com

**IMPORTANT MESSAGES**

- Your policy has renewed effective June 4, 2024.
- The appraisal agency used in your state is Marshall & Swift/Boeckh.

**LIMITS OF LIABILITY**  
 (Policy Section I - Property Coverages and Section II - Liability Coverages)

Coverage A — Dwelling	Coverage B — Other Structures	Coverage C — Personal Property	Coverage D — Additional Living Expense	Coverage E — Personal Liability	Coverage F — Medical Payments
\$349,600	\$34,960	\$174,800	\$69,920	\$500,000	\$5,000

**DEDUCTIBLES.**  
 The following deductibles apply unless otherwise stated within the policy.

	AMOUNT
Section I, except as noted below	\$ 1,000
Windstorm or Hail Deductible	3,496

	PREMIUM
<b>BASIC COVERAGES</b>	\$ 2,121.00
<b>OTHER COVERAGES, LIMITS AND OPTIONAL COVERAGES</b>	\$ 0.00
<b>DISCOUNTS AND SURCHARGES</b> You Saved \$740.00	<b>Included</b>

<b>TOTAL POLICY PREMIUM:</b>	<b>\$ 2,121.00</b>
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**Premium Payer:** Servicing Mortgagee

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

- \$2.00 per installment for recurring automatic deduction (EFT)
- \$5.00 per installment for recurring credit card or debit card
- \$6.00 per installment for all other payment methods

**AMERICAN ECONOMY INSURANCE COMPANY (A SAFECO Company)  
HOMEOWNERS POLICY DECLARATIONS**

CONTINUED

**POLICY NUMBER:** OF3156607

Servicing Mortgagee  
JPMORGAN CHASE BANK, N.A.  
ISAQA / ATIMA  
PO BOX 4465  
SPRINGFIELD OH 45501  
LOAN NUMBER: 1147816796

Second Mortgagee  
PENTAGON FEDERAL CREDIT UNION  
PO BOX 100538  
FLORENCE SC 29502-0538  
LOAN NUMBER: 1911158610

**POLICY LIMITS AND OTHER ADDITIONAL COVERAGES**

(Unless otherwise stated, all limits and coverages are included in basic coverages)

**COVERAGE LEVEL: NEW QUALITY-PLUS**

**SECTION I - PROPERTY COVERAGES**

**COVERAGE C - PERSONAL PROPERTY - 3. SPECIAL LIMITS OF LIABILITY**

a. Money...	\$ 250	g. Business Property	
b. Rare coins and currency...	\$ 3,000	On Premises...	\$ 3,000
c. Securities...	\$ 3,000	Off Premises Sub-limit	\$ 1,000
d. Watercraft...	\$ 3,000	h. Tapes, records, discs...	\$ 500
e. Trailers...	\$ 3,000	i. Grave Markers...	\$ 3,000
f. Theft of jewelry, watches...	\$ 3,000		

**OTHER INCLUDED COVERAGES/POLICY PROVISIONS**

	<b>Limit</b>	<b>Premium</b>
Loss Assessment Coverage	\$ 3,000	Included
Building Ordinance or Law Coverage ( 10%)	\$ 34,960	Included
Fire Department Service Charge	\$ 3,000	Included
Land Stabilization	\$ 5,000	Included
Arson Reward	\$ 25,000	Included
Criminal Conviction Reward - Item a. Information	\$ 2,500	Included
Criminal Conviction Reward - Item b. Property Recovery	\$ 5,000	Included
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$ 3,000	Included
Volunteer America		Included
Section I (All Perils Coverage)		Included
Section II - Liability Coverage		Included
Section II - Property Damage	\$ 2,000	Included

**OPTIONAL COVERAGES**

	<b>Limit</b>	<b>Premium</b>
Personal Property Replacement Cost		Included
Extended Dwelling Coverage	Up to 25%	Included
Escape of Water from Sump (Building/Contents)	\$ 25,000	Included
Additional Interest		
Section I - Property Coverages		Included

**DISCOUNTS AND SURCHARGES**

	<b>Premium</b>
Claim Free Discount	Included
Paid In Full Discount	Included
Advance Quote Discount	Included

For information on other deductibles, coverages or discounts available in your state or to review your account online, log on to [www.safeco.com](http://www.safeco.com)

**FORMS APPLICABLE TO THIS POLICY:**

- HOM-7230/EP 1/09 - WINDSTORM/HAIL DEDUCTIBLE
- HOM-7300/VAEP 9/09 - EXTENDED DWELLING COVERAGE
- HOM-7311/VAEP 9/09 - ESCAPE OF WATER FROM SUMP/SUMP PUMP DRAIN (BLDG AND CONT)
- HOM-7301/VAEP 9/09 - PERSONAL PROPERTY REPLACEMENT COST
- HOM-7232/EP 1/09 - EXECUTION CLAUSE
- HOM-7210/VAEP 9/09 - NEW QUALITY-PLUS HOMEOWNERS CVRG
- HOM-7135/VAEP 11/12 - AMENDATORY ENDORSEMENT - VA
- HOM-7012/EP 9/21 - ADDITIONAL INSURED/ADDITIONAL INTEREST ENDORSEMENT
- HOM-7030/VAEP R2 8/20 - SAFECO HOMEOWNERS POLICY - VIRGINIA