

P.O. Box 5300
Binghamton, NY 13902-9953

Renewal For Policy Number 34416511

JASON YARGER
CHRISTY YARGER
15605 VICKI DR
OKLAHOMA CITY, OK 73170

December 24, 2023

It's time for a policy party!

As we revel in the renewal of your homeowners policy, we couldn't be happier that you've made Progressive Home, by Homesite the home for your homeowners policy. Thanks for your continued trust in us, Jason Yarger. Here's to another year of exceptional homeowners protection.



Coverage for your home, belongings, and you

Your policy protects against certain types of damage, theft, and personal liability.



Proactive protection

As the economy shifts and the cost of goods rises, we adjust your coverage to keep you protected.



Always-free access to knowledgeable Agents

When questions arise, our agents are available to get you an answer.

If you have any questions or concerns after reviewing the enclosed documents, please don't hesitate to call us at the number above.



Enrolling in Autopay is a smart way to ensure you never miss a payment and always have the protection you need.

Scan the QR-osaurus Rex with your phone's camera to enroll.

Thanks for allowing Progressive Home, by Homesite into your home. Its protection is our priority.

Progressive is not affiliated with Homesite. Insurance policies purchased through Progressive Home, by Homesite are underwritten by member companies of the Homesite Group Incorporated, a leading provider of homeowners, renters and condominium insurance. Homesite provides the coverage for, and pays the claims associated with, these insurance policies. Progressive is not responsible for the insurance claims or any other obligations of Homesite. Certain Progressive companies may be compensated as licensed agencies for performing services on behalf of Homesite.

Policies are underwritten and issued by member companies of the Homesite Insurance Group. Member companies include: Homesite Insurance Company of California (CA Certificate of Authority #4620-1), Homesite Indemnity Company, Homesite Insurance Company of Illinois, Homesite Insurance Company of Florida, Homesite Insurance Company of the Midwest (CA Certificate of Authority #5045-0), Homesite Insurance Company of New York, Homesite Insurance Company of Georgia, Homesite Lloyd's of Texas and Homesite Insurance Company.

Changes to your Dwelling Coverage Limits

Please review changes to your Property Coverages which can be found on your Renewal Declarations summary under Section I - Property. Each year we evaluate your property's current replacement cost which is listed under Coverage A - Dwelling. Replacement Cost is generally defined as "the cost to replace a structure with materials of like kind and quality without deduction for depreciation". Replacement cost simply reflects the cost to rebuild your home in the event of a total loss. Your home is broken down into components (framing, roofing, etc.) and valued at the cost to reconstruct each component in today's economy taking into consideration materials, labor rates and local building codes. It is also a good idea to re-evaluate your home's replacement cost after you have completed any remodels, upgrades or modifications to your home. If you have made any alteration to your home or believe the renewal dwelling coverage limit to be inappropriate you may contact us at any time during the policy term so that we can update our information and re-evaluate your coverages.

The Coverage A amount listed on your Declarations page, (Limit of Liability) is based on an estimate of the cost to rebuild your home, including the cost of labor and materials in your area, and specific information you have provided about your home. We take care in providing these estimates; however, the costs associated with rebuilding your home are subject to the market environment at the time of loss. While we can assist you in calculating the Coverage A amount, it is your responsibility to make sure we have the most up to date information about your home and the amount of coverage is sufficient to rebuild your home. If your policy does not currently have one of our Replacement Cost endorsements listed in the Optional Endorsements section of this packet, we urge you to call us today and speak to one of our licensed representatives about adding these coverages.

Changes to your Coverages and Policy Language

For this Renewal policy there are no changes to your policy language and contract. Please refer to your existing policy contract for a complete description of your coverages, exclusions and rights as a policyholder.

Progressive is not affiliated with Homesite. Insurance policies purchased through Progressive Home, by Homesite are underwritten by member companies of the Homesite Group Incorporated, a leading provider of homeowners, renters and condominium insurance. Homesite provides the coverage for, and pays the claims associated with, these insurance policies. Progressive is not responsible for the insurance claims or any other obligations of Homesite. Certain Progressive companies may be compensated as licensed agencies for performing services on behalf of Homesite.

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Progressive Home, by Homesite

Underwritten by HOMESITE INDEMNITY COMPANY
 P.O. Box 5300
 Binghamton, NY 13902-9953
 Tel. (866) 960-8609 Fax (877) 273-2984

Renewal Declarations For Policy Number 34416511

Policy Period
From 12:01 AM February 6, 2024
Through 12:01 AM February 6, 2025 (local time)

Jason Yarger
 Christy Yarger
 15605 VICKI DR
 OKLAHOMA CITY, OK 73170

**Issued by HOMESITE INDEMNITY
 COMPANY**

Residence Premises

15605 VICKI DR OKLAHOMA CITY OK 73170-7552
 Location ID: 002157940

Description of Dwelling

2002 Brick veneer, Single family home, Primary residence

Deductible - Other Covered Perils \$1500
Wind/Hail Deductible 2% (\$9120)

In case of loss under Section I, we cover only that part of the loss over the deductible stated. For Wind or Hail deductible, see endorsement.

Deductible Credit \$500

Coverage	Limit	Premium
Section I - Property		
Coverage A - Dwelling	\$456,000	\$5,781.00
Coverage B - Other Structures	\$45,600	Included
Coverage C - Personal Property	\$228,000	Included
Coverage D - Loss of Use	\$136,800	Included
Section II - Liability		
Coverage E - Personal Liability	\$100,000	\$82.00
Coverage F - Medical Payments to Others	\$3,000	\$9.00
Coverage Modifications		-\$59.00
See Coverage Modifications on reverse side for details		
Surcharges		\$86.00
See Surcharges on reverse side for details		
Discounts		-\$695.00
See Discounts on reverse side for details		
Total		\$5,204.00

Authorized Representative 

Coverage Modifications**-\$59.00**

		Additional Limit	Premium
HO 03 12 05 11	Windstorm or Hail Percentage Deductible		-\$614.00
HO 04 90 05 11	Personal Property Replacement Cost Loss Settlement		\$684.00
HD-017 12 98	Deductible		-\$129.00

Surcharges**\$86.00**

		Limit	Premium
HD-074 09 04	Presence of Pool		\$86.00

Discounts**-\$695.00**

		Limit	Premium
HD-063 11 01	Drive Home Discount		-\$578.00
HD-071 11 01	Roof it Over Discount		-\$117.00

Contracts and Amendments

HO 00 03 05 11	Special Form (HO 00 03 0511)
HA 80 66 08 14	Diminishing Deductible Credit
HA 01 35 06 21	Special Provisions - Oklahoma
HA 80 61 08 14	Loss Settlement Terms for Windstorm or Hail Losses to Exterior of Dwelling or Other Structures
HO 04 27 05 11	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

Mortgagees

TINKER FEDERAL CREDIT UNION (TFCU)
PO BOX 260607
PLANO, TX 75026
TBD

Important Messages

Member companies of the Homesite Insurance Group include the following: Homesite Insurance Company, Homesite Indemnity Company, Homesite Insurance Company of California, Homesite Insurance Company of Florida, Homesite Insurance Company of Illinois, Homesite Insurance Company of the Midwest, Homesite Insurance Company of New York, Homesite Insurance Company of Georgia and Homesite Lloyd's of Texas.

These Declarations are not the entire insurance policy. All information contained in the Declarations regarding the insured, covered property, coverage limits, deductibles, and premium charges is subject to the specific terms and conditions of the policy contract. Please read your policy contract and amendments carefully.

We relied on the information you provided to underwrite and issue your insurance policy. Making sure the information we have about you is correct and up-to-date will ensure your home is adequately protected. Please review your "Declarations" page and check the description of your dwelling, occupancy, deductibles, coverages, and contracts and amendments. If any of this information needs to be corrected, you must advise us within 30 days of receipt.

You stated that:

- you occupy the insured property and do not rent out to more than two (2) roomers/boarders
- no commercial or retail farming is conducted on the premises
- you do not have a dog that has ever bitten a person

Please be advised that failure to pay the minimum amount due by the due date shown on your renewal billing statement will result in the expiration of your policy.

As an Auto policyholder of one of our affinity partners, you are eligible for a discount on the base premium of your Homeowners policy. This discount is shown in the Discounts section of our declaration pages as Drive Home Discount. You are entitled to this discount as long as you remain with your current Auto Insurance carrier. If at any time that policy is cancelled and you no longer have auto insurance with this affinity partner, you will no longer be eligible for this discount.

It is your responsibility to ensure the amount of Coverage A (Limit of Liability for this structure) is sufficient to rebuild your home. Any coverage recommendation you may have received is based in part on an estimate of the Replacement Cost of your home. Replacement Cost is generally defined as "the cost to replace a structure with materials of like kind and quality without deduction for depreciation". It is a good idea to reevaluate your home's replacement cost after you have completed any remodels, upgrades or modifications to your home. If you have made any alteration to your home, please contact us.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy, containing any false, incomplete or misleading information, is guilty of a felony.

Home Office:
HOMESITE INDEMNITY COMPANY, a stock company
One Federal Street, Suite 400
Boston, MA 02110

Information Used to Underwrite Your Policy

We use information obtained from a combination of data sources to determine eligibility, calculate an estimated replacement cost and determine a premium during your initial quote. Below you will find some of the information we used to help create your policy. Please review this information carefully and identify any changes that may be necessary to properly insure and rate your home. If you need to make any changes, please call us at 1-866-960-8609.

Estimated Replacement Cost of your Home (Dwelling Coverage A Limits)

The Dwelling Coverage Limit of Liability ("Coverage A" amount) of your policy is provided on your declarations page. This Coverage A amount is based on an estimate of the Replacement Cost of your home, which has been calculated from the following information based on the Exterior, Interior, and other Characteristics of your Home:

Home Exterior Characteristic	Information Used
Style of Home	Ranch
Number of Living Units	1
Number of Stories	1
Original Year of Construction	2002
Approximate Living Area (Sq. Footage)	1,877
Occupancy Type	Primary
Is Home Built on Slope	NO
Type of Exterior Siding	Brick veneer
Foundation Type	Slab
Type of Garage & Size	3 Car Attached
Roof Shape	Hip
Roofing Material	Composition shingles
Year Roof Installed	2016

Home Interior Characteristic	Information Used
Inside Wall Material –Type & Percentage	Drywall/Veneer Plaster 100%
Floors – Type & Percentage	Carpet 25% Laminate Wood 65% Tile-Ceramic 10%
Basement in home	0
Ceiling Height	10 ft. or more
Number of Rooms with Cathedral or Vaulted Ceilings	1
Number of Rooms with Crown Moulding	0
Primary Heating Source	GAS HOT AIR
Number of Fireplaces	1
Fire Place Type(s)	Masonry
Kitchen Countertop Material	Plastic Laminate (Formica)
Number of Full Baths	
Number of Half Baths	

Electrical Wiring Type	YES
Central Air Conditioning	Central
Indoor Sprinkler System	NO
Fire Alarm Type	Local
Burglar Alarm Type	Local

In addition, the following information was used to determine eligibility and additional rating of your policy:

Additional Information	Information Used
Swimming Pool	Y Y
Dog(s)	1
Commercial/Retail Farming on the Premises	
Portion of Land Leased to a 3rd Party	
Exotic Pets	N
Presence of Solid Fuel Burning Stove	N
Business Conduced on the Premises	
Number of People Living in Your Household	5
Does your Property have 60 ft. or more of Fence?	YES
Partner Auto Policy	913235819
New Home Purchase	NO
Policy cancelled in the last 3 years for non-pay?	0
Length of Residence at Time of Quote	981
Customer Age	49Y
Finished Basement Square Footage	NA
Residents beyond immediate family	No

*****Which factors and how they are used for rating, determination of an estimated replacement cost and program eligibility vary by state, policy type, policy terms and underwriting company. Any corrections requested to the above information will be used to underwrite your policy.*****

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JASON YARGER
CHRISTY YARGER
15605 VICKI DR
OKLAHOMA CITY, OK 73170

RENEWAL BILLING STATEMENT

Policy Number: 34416511
Policy Term: February 6, 2024 - February 6, 2025
Payment Plan: Full Pay

If you have any questions, please call us at
1-866-960-8609 8 a.m. - 9 p.m. EST Monday - Friday
and from 9 a.m. - 6 p.m. EST Saturday.

Property Address: 15605 VICKI DR
OKLAHOMA CITY, OK 73170-7552
See reverse for other important information.

Billing Summary (reflects activity this billing period)

PRIOR BALANCE	12-20-2022	\$4,306.00
RENEWAL POLICY PREMIUM	02-06-2024	\$5,204.00
PAYMENTS RECEIVED	01-25-2023	-\$4,306.00
NEW BALANCE	12-20-2023	\$5,204.00

Minimum Amount Due: \$5,204.00

Important Note: We have billed the following mortgage company for the total amount due shown above.

TINKER FEDERAL CREDIT UNION (TFCU)
PO BOX 260607
PLANO, TX 75026
Loan Number: TBD

For your convenience and installment fee savings, please consider paying via automated recurring deductions from your checking account. For fee details, please see page 2.

Access your policy online and Go Paperless at www.homesite.com/mypolicy.

PROGRESSIVE HOME, BY HOMESITE
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Billing Statement (P.2)

Important Information

Payment Plan Options

Plan	Amount Due	Details
One Payment	\$5,204.00	The full policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. No service fee applies.
Four Payment (Quarterly)*	\$2,081.60	40% of policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. Remaining balance will be billed in 3 quarterly installments. An installment fee will be applied to each installment after the first bill.
Ten Payment(Monthly)*	\$1,300.97	25% of policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. Remaining balance will be billed in 9 monthly installments. An installment fee will be applied to each installment after the first bill.

*Installment fee is \$5.00. EFT fee is \$3.00

Service Charges: You may be charged a \$15.00 service fee if we issue you a legal notice of cancellation for non-payment of premium.

Recurring Payments: To eliminate check writing, sign up for payment deductions from your checking account. Your premium due will be paid automatically. For enrollment details, contact Customer Service at the phone number shown on the front side.

Progressive Home, by Homesite

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Tel: 1-866-960-8609 Fax: 1-877-273-2984

Flood Coverage
Disclosure Notice

All homeowner insurance policyholders are cautioned that:

Your policy excludes coverage for damage caused by flooding of all types. This exclusion may exclude any and all damages resulting from storm surge from a hurricane, surface water, flash floods, waves, tidal water, tidal waves, wind driven rain or water, or any other overflow of water, and spray from any of these events. For further details, please see the language of your policy. The language of your policy will control the obligations of the parties.

You are further advised that to be covered for such a loss, you will have to obtain a separate flood insurance policy through the National Flood Insurance Program (NFIP). If available in your location, the NFIP can provide both structure and contents coverage.

You can contact the National Flood Insurance Program at:

National Flood Insurance Program

P.O. Box 619

Lanham, MD 20706

(800) 427-4661

(888) 379-9531

www.floodsmart.gov

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Property Loss Report

Customers with prior property claims may have an increased premium. HOMESITE INDEMNITY COMPANY uses company records as well as data obtained from A-PLUS to determine claims history.

To determine if your claims history has impacted your premium, please call:

Progressive Home, by Homesite Customer Service
Telephone: 1-866-960-8609

Under Section 612 of the Fair Credit Reporting Act you have the right to obtain a free copy of your property loss report within 60 days by request to:

A-PLUS Consumer Inquiry Center
545 Washington Boulevard 22nd Floor
Jersey City, NJ 07310 - 1686
Telephone: 800-709-8842

Under Section 611 of the Fair Credit Reporting Act you also have the right to dispute the accuracy or completeness of any information A-PLUS furnished in this report, by notifying them directly of the dispute.

Please note that A-PLUS does not participate in determining your premium, and cannot give the specific information on our rates.

Consumer Report Information

The premium for your policy was based in part on a consumer report provided by Trans Union Corporation.

There are many factors which are used in producing the consumer credit report. According to Trans Union, the following criteria had the largest impact in determining your insurance score:

There are 4 collections in last 7 years and 6+ accounts in total credit history. Optimum is no collections in last 7 years and at least 7 accounts in total credit history. Score will improve with more accounts and fewer collections.

Months since most recent delinquency is 0 - 4. Optimum is no delinquencies. Score will improve as delinquencies get older and there are no new delinquencies.

Utilization of open bank revolving accounts updated in last 12 months is 91%-100%. Optimum is 1% utilization of open bank revolving accounts, updated in last 12 months. Score will improve by decreasing utilization of bank revolving accounts.

There are 3 consumer initiated inquiries. Optimum is no inquiries. Score will improve as no new inquiries are made.

Homesite Insurance uses your insurance score as one factor to determine your overall premium level. One or more of the reasons shown above has led to a premium other than the lowest premium level. In many cases, customers who have above average credit pay less than those with average or below average credit, but may not qualify for the absolute lowest premium.

Consumer Report Information, continued

Under Section 612 of the Fair Credit Reporting Act you have the right to obtain a free copy of this report from Trans Union upon request within 60 days to:

Trans Union Corporation
Consumer Relations - East
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
1-800-916-8800
1-800-645-1938 (automated)

Under Section 611 of the Fair Credit Reporting Act you also have the right to dispute the accuracy or completeness of any information Trans Union furnished in this report, by notifying them directly of the dispute.

Please note that Trans Union does not participate in determining your premium, and cannot give the specific information on our rates.

Menu of Optional Endorsements

A complete list of your policy's coverage limits can be found on your declarations summary. In addition to these coverages, we offer a wide range of optional endorsements that can be added to your policy to enhance the protection of your home and personal property, as well as extend additional protections for liability and related risks. We also have a number of discounts and credits that may reduce your premium.

We urge you to review these coverage and premium options. Please note, if coverages do not appear on your declarations summary, they are not included in your policy. If there are other coverages that you would like to add, or if you have any questions, you can check out more information online at www.homesite.com or you can contact Customer Service at 1-866-960-8609 to discuss any changes to your policy.

Optional Endorsements and Coverages

Below we have outlined a list of our most common endorsements as well as a few more ways Homesite can help protect your home and your peace of mind.

Dwelling Coverages

Extended Replacement Cost on Dwelling

Description of Coverage

This endorsement provides additional coverage of up to 25% or 50% of your Dwelling Coverage if the amount to replace your home exceeds the amount of coverage provided by your policy.

Increased Limits on Other Structures

To protect structures other than your home you can purchase this endorsement. It provides an additional limit for specified structures on the residence premises covered under Coverage B.

Personal Property Coverages

Replacement Cost on Personal Property

When you purchase this endorsement, you can replace stolen or destroyed personal property with items of like kind and quality without deduction for depreciation.

Increased Limits on Personal Property

This endorsement offers you the ability to increase certain personal property coverages from the standard homeowner's limit. For example, the base homeowner's policy covers the theft of valuable silverware for up to \$2,500. With this endorsement you can choose to increase that coverage to \$10,000.

Increased Limits on Business Property

For an additional premium, this endorsement increases your coverage for "business" property on and off the "residence premises".

Scheduled Personal Property

This endorsement allows us to offer open perils coverage for your valuable items such as jewelry, furs, cameras, musical instruments, silverware, fine arts, and golfer's equipment. Losses on scheduled items are not subject to a deductible and these items would be covered up to their insured value.

Special Computer Coverage

We know your computers are important, that's why we offer this endorsement. It broadens the coverage for your computer due to direct physical loss. For example, if you accidentally spill a glass of water on the computer, the resulting damage would be covered.

Identity Theft

Recovering from identity theft can be time-consuming and costly. In the event your identity is stolen, this endorsement covers up to \$15,000 of expenses you incur as a direct result of identity theft. This coverage is only subject to a deductible ranging from \$250-\$500.

Liability Coverages

Loss Assessment Coverage

This endorsement provides additional protection for assessments made by your homeowners or condominium owners association resulting from loss to association property or from a claim for bodily injury or property damage arising out of the property.

Personal Injury

With this endorsement, you can extend the limit of Personal Liability on your homeowner's policy to cover you against libel, slander, and invasion of privacy.

Other Coverage Options

Earthquake

You may add this endorsement to cover your property against loss caused by an earthquake. This coverage is subject to a separate deductible. In California, this coverage is offered through the California Earthquake Authority (CEA).

Water Back up and Sump Overflow

Provides coverage for direct physical loss due to water backing up through sewers or drains and water that overflows from a sump. This is not flood coverage, which requires a separate policy.

Discounts and Credits

Check out our discounts and other ways to save.

Discounts

Welcome Home / Home Purchase Discount

As our way of congratulating you on your new home purchase, you could receive a discount when you buy a new home.

Moving In Discount

Moving from an apartment or condo into a new home? Congratulations! You could receive a discount just for staying with Homesite. We appreciate your continued business and will always be there for you as your needs change.

Drive Home / Affinity Discount

We're happy to help with all of your insurance needs. If you bundle your home and auto policies together, you could receive a 10% discount.

Roof it Over / Age of Roof Discount

When your roof is less than 10 years old or you decide to purchase a new roof make sure to let us know, you may qualify for a discount on your homeowners insurance premium.

New Construction / Age of Home Discount

New homes have the benefit of advances in building technology and are less likely to have a claim. We understand this and offer a discount based on the age of your home.

Safety First / Premises Alarm or Fire Protection System Discount

We like that you value home safety as much as we do. If you have either central monitored or direct-line fire or burglar alarms, or if you have sprinklers in every room of your home, you could receive a discount.

Better Together

Now you can save on those endorsements that you would have purchased anyway. Homesite offers two endorsement package options that cost less than if you bought the endorsements by themselves.

Gets Better with Age / Retired Occupant Discount

If you're above a certain age or retired, you could receive a discount. Eligibility may vary depending on your area and availability. Check with us to see if you qualify.

Other Ways to Save

Increased Deductibles

By increasing your deductible(s) you can lower the cost of your annual insurance premium. For instance, increasing your regular deductible to \$2,500 may decrease your premium significantly.

*****Availability and eligibility requirements vary by state, policy type, policy terms and underwriting company. Discounts will be automatically applied based on your eligibility. Additional endorsements and credits are subject to availability and qualification.*****

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Summary of Consumer Protections

Jason Yarger & Christy Yarger

Policy # 34416511

If your credit information has been adversely impacted by an extraordinary life circumstance, you may request in writing that we consider this when using your credit information. These extraordinary life circumstances include:

- * Catastrophic event, as declared by the federal or any state government
- * Serious illness or injury, or serious illness or injury to an immediate family member
- * Death of a spouse, child, or parent
- * Divorce or involuntary interruption of legally-owed alimony or support payments
- * Identity theft
- * Temporary loss of employment for a period of three months or more, if it results from involuntary termination
- * Military deployment overseas

If you believe any of these apply to you and has impacted your credit, you may request in writing that this be taken into consideration. We will require you to provide specific documentation of this circumstance and demonstrate how it has negatively affected your credit. The request must be made no more than 60 days from the date of the application for insurance or the policy renewal.

Please **return this form only by regular mail** as a cover page with all the specific documentation pertaining to your extraordinary life circumstances to:

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Notice of Insurance Information Practices

***Issued by HOMESITE
INDEMNITY COMPANY***

Homesite Group Incorporated uses information from many sources. This assists us to fairly determine eligibility for our programs and ensure accurate rates for all policies. Using this information also speeds the application process.

How we may collect, use and disclose this information is regulated by law, and we would like you to be aware of our practices and how they may affect your privacy.

Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring consumer.

What kind of information do we collect about you?

We use information obtained from multiple data sources to complete your quote. These sources give us most of the information we need to know. We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information includes identifying information such as name, address, date of birth, and social security number, as well as information regarding your home, business, and/or claims history.

We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other sources.

What do we do with the information collected about you?

We may, as permitted by law, disclose information about you in our records or files to certain persons or organizations without your prior permission. These include:

- * Other insurance institutions, financial institutions, agents, or insurance support organizations.
- * Persons who perform a business, professional, or insurance function for us.
- * Businesses that conduct actuarial or research studies.
- * Insurance regulatory authorities.
- * Law enforcement or other governmental authorities.
- * Our affiliated companies who assist our insurance business activities.

Contd.

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- * Perform a business, professional, or insurance function for us.
- * Provide information to us in order to
 - a. Determine your eligibility for an insurance benefit or payment, or
 - b. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.
- * Perform a function in connection with an insurance transaction involving you.
- * Conduct an audit of our operations or services.
- * Conduct a joint marketing program with Homesite pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

We may consider your claims history and future losses in determining whether to decline, cancel, nonrenew, or surcharge your policy. Claims incurred will also be reported to an insurance support organization.

How confidential and secure is the information we have about you?

Homesite protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical electronic and procedural safeguards that comply with federal and state regulations to guard your information.

How can you find out what information we have about you?

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you. We will also inform you who has received this information within the last two (2) years, or, if not recorded, to whom such information is normally disclosed.

What can you do if you disagree with the information we have about you?

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files.

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. We will then furnish the amended information to any person you designate, who may have received the information within the past two (2) years, as well as to any person or organization who either supplied us with the information or to whom we disclosed it.

If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision. If you disagree with the reasons for our decision, you have the right to file a concise statement of what you think is correct, relevant or fair information. Your statement will be filed with the disputed information and will be furnished to any person, insurance institution, agent or insurance support organization who either supplied us with information or to whom we disclosed it. Your statement will also be furnished to anyone reviewing the disputed information.