

! For coverage limits and premiums, please refer to the Declarations Page and policies.

Home Coverage Summary

Insured Name and Address
WENDY PEREZ
629 NW 179TH CIR
EDMOND,OK 73012-4322

Coverage Summary Date
01/10/2024

Policy Number
H7994999090

24/7 Claims Service
To report a claim, please contact us at:
1-800-854-6011

Policy Period
03/15/2024 - 03/15/2025

Policy Coverage and Limits

| Coverage | Limit | Additional Coverages For a complete listing of coverages including limits and premiums, please refer to your Declarations Page. |
|---|--------------|--|
| Policy Form Homeowners | | Loss Assessment Back Up of Sewers, Drains, and Sump Identity Theft Protection Credit Card Protection |
| Covered Address: 629 NW 179th Cir Edmond,OK 73012-4322 | | |
| Coverage A Limit | \$288,316 | |
| Deductibles: | | |
| Windstorm or Hail | \$5,766 (2%) | |
| All Other Perils | \$1,000 | |
| Back Up of Sewers, Drains, and Sump | \$1,000 | |
| Loss Assessment | \$250 | |
| Refrigerated Contents | \$250 | |

Total Premium: \$4,023.00

This coverage summary does not constitute part of the insurance policy or binder of insurance and should not be construed to replace your Declarations Page or any provision of the policy itself. In the event of any conflict between the policy and this summary, the provisions of the policy should prevail. It is therefore important that you read your policy and your Declarations Page carefully for complete details. Our policies have exclusions, limitations, reductions of benefits, and terms under which the policies may be continued in force or discontinued. For complete details of the coverage, visit us online, click to chat, or contact the company.

Thank you for insuring with us.





Farmers Casualty Insurance Company

700 Quaker Lane, Suite 300, Warwick, Rhode Island 02886
Homeowners Insurance Declarations Page

Policy Number: H7994999090

Named Insured: WENDY PEREZ

Mailing Address: 629 NW 179TH CIR
EDMOND, OK 73012-4322

Email Address: perez_wendy@hotmail.com

First Mortgagee: First United

Mailing Address: PO BOX 790
HOLDENVILLE, OK 74848-0790

Loan#: 0003380552

Policy Period: March 15, 2024 through March 15, 2025
at 12:01 a.m. standard time

Renewal Effective Date: March 15, 2024
Payment Method: Bill Mortgagee

Residence Premises

629 NW 179TH CIR
EDMOND, OK 73012-4322

Total Annual Premium

\$ 4,023.00

This Declarations Page does not supersede any cancellation or policy change notices you may have received.

Discounts

Congratulations, with the discounts listed below, your total premium has been reduced by -\$ 1,415.00.
Discount availability varies by state. You may contact us to ensure you are receiving all discounts and savings that you qualify for.

Bundle Multi-Policy
Fire Protective Device
Theft Protective Device

Basic Policy Coverages

| | Amount of Insurance | Premiums |
|---|----------------------------|-------------|
| Section I | | |
| Coverage A - Dwelling | \$ 288,316 | \$ 4,020.00 |
| Coverage B - Private Structures | \$ 28,832 | Included |
| Coverage C - Personal Property | \$ 144,158 | Included |
| Coverage D - Loss of Use | \$ 72,079 | Included |
| Section II | | |
| Coverage E - Personal Liability | \$ 500,000 each occurrence | Included |
| Coverage F - Medical Payments to Others | \$ 1,000 each person | Included |



Coverage C – Special Limitations on Personal Property

| Amount of Insurance | Amount of Insurance |
|--|---------------------------------|
| \$ 1,500 aggregate Jewelry (Theft) | \$ 2,500 Firearms (Theft) |
| \$ 1,500 aggregate Furs (Theft) | \$ 5,000 Motorized Tractors |
| \$ 2,500 Silverware and Goldware (Theft) | \$ 1,000 Motor Vehicle Parts |
| \$ 10,000 Memorabilia | \$ 2,000 Watercraft |
| \$ 1,500 Coin, Currency, and Stamp Collections | \$ 2,000 Trailers |
| \$ 200 Money | \$ 2,500 Business Property |
| \$ 2,000 Securities | \$ 5,000 Business Use Computers |
| \$ 2,000 Manuscripts | \$ 7,500 Tools (Theft) |
| \$ 1,500 Motorized Toys for Children | |

Deductibles

| | |
|--|---------------------------|
| \$ 5,766 (2%) Windstorm or Hail | \$ 1,000 All Other Perils |
| \$ 1,000 Back Up of Sewers, Drains, and Sump | \$ 250 Loss Assessment |
| \$ 250 Refrigerated Contents | |

Causes of Property Loss and Property Loss Settlements

| Causes of Property Loss | |
|-----------------------------------|----------------------|
| Dwelling and Private Structures | Comprehensive Perils |
| Personal Property | Broad Named Perils |
| Building Property Loss Settlement | Replacement Cost |

Roof Age: 7 years old
Primary Roof Material: Composition - Architectural Shingle

Personal Property Loss Settlement Replacement Cost on Contents

This policy contains a Coinsurance Provision. Your amount of insurance must be at least 80% of the cost to replace the building. Failure to maintain this required percentage of the cost to replace your building may result in a penalty being applied to your loss payment.

Additional Coverages

| | Amount of Insurance | Premiums |
|--|---------------------|----------|
| Back Up of Sewers, Drains, and Sump | \$ 10,000 | Included |
| Identity Theft and Credit Protection | | Included |
| Identify Theft Protection and Resolution | | Included |
| Identify Theft Expenses | \$ 25,000 | Included |
| Credit Card Protection | \$ 10,000 | Included |
| Loss Assessment | \$ 5,000 | \$ 3.00 |

Policy Forms and Endorsements

| | |
|---|--|
| HD100K 0120 Home Declarations Page | HP1000 0118 Home Table of Contents |
| HP1100 0117 Home General Definitions | HP1200 0117 Dwelling and Private Structures |
| HP2000 0118 Contents, Loss of Use, and Additional Coverages | HP2001 0118 Value Plus Property Coverages |
| HP3003 0118 Causes of Property Loss Special Perils | HP3007 0118 Named Covered Perils and Major Exclusions |
| HP3008 0118 Losses We Do Not Cover - General Exclusions | HP3013 0118 Back Up of Sewers, Drains, and Sump |
| HP4000 0117 Building and Structures - Replacement Cost | HP4800 0117 Personal Property - Replacement Cost on Contents |
| HP5000 0118 Property Conditions | HP6000 0118 Liability and Medical Expense |
| HP6001 0118 Value Plus Liability Coverages | HP7000 0118 Home General Conditions |
| HP710K 0120 Oklahoma Home Policy Termination Conditions | HE0700 0117 Windstorm or Hail Deductible |
| HE4300 0118 Identity Theft and Credit Protection | LE1000 0118 Single Loss Deductible |

Messages

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.

Inflation Protection: Your amounts of insurance for Coverages A, B, C, and D reflect the construction price index increase of 1.04% and have been increased by the following dollar amounts:

| | | | |
|----------|---|----|--------|
| Coverage | A | \$ | 10,123 |
| Coverage | B | \$ | 1,013 |
| Coverage | C | \$ | 5,061 |
| Coverage | D | \$ | 2,531 |

Your policy declarations, coverages, limits, deductibles, forms, and/or endorsements may have changed. You should carefully review your policy to assure yourself that you have purchased sufficient coverage from us. It is your responsibility to know and understand the amount of insurance you have purchased.

If you believe anything on this Declarations Page is incorrect, or if any of the information you provided us when you applied for this insurance has changed, please contact us. This is important information that is used to rate your policy and determine proper coverage.

The cost of any coverage indicated as "included" is included in the basic coverages premium amount.

This policy does not protect you against losses from flood.

If you have any questions, visit www.farmers.com/css/login. Through our website, you can service your personal account.

For policy questions, changes, billing or other customer service needs contact us at 405-848-6832.

Your representative is **MARY HUFFMAN J05FNY3**
6110 NW 63RD ST
OKLAHOMA CITY OK 73132-7526

