

PO Box 9503
Fredericksburg, VA 22403-9503

Tel: 1-866-372-8903 To File a Claim: 1-866-621-4823

Renewal For Policy Number 38419482

Lara Smith
1732 Hickory Ln
Newcastle, OK 73065-5760

August 11, 2023

Dear Lara Smith,

We want to take this opportunity to thank you for renewing your homeowners policy through the GEICO Insurance Agency, underwritten by **HOMESITE INDEMNITY COMPANY!** We're so delighted you chose us to serve your insurance needs and we're grateful for your loyalty.

Your policy information is enclosed. Please review your declarations page and read your policy carefully.

GEICO is here to make life easy

Take advantage of our convenient and easy to use self-service options, which make it simple to review a policy, make payments, enroll in paperless billing, and more. Visit **geico.com** to activate your online account.

GEICO is always looking for more ways to save you money. If you already insure your car with us, you are receiving a **Multi-Policy Discount** on your auto policy! If you don't currently have an auto policy with GEICO, we want you to know we're here to help with your other insurance needs, too. And it's possible you could save even more. That's savings made simple.

If you have any questions about your homeowners policy, don't hesitate to visit **geico.com**, log in to the **GEICO Mobile App**, or reach out to your local GEICO agent in Fredericksburg, VA, at 1-866-372-8903. It's our priority to make sure you're getting the protection you need at the right price, complete with the discounts and service you deserve.

Thanks again for choosing the GEICO Insurance Agency. We're so grateful for your business, and we look forward to continuing to serve you for many years to come.

Sincerely,



Melissa Gallaro
President
GEICO Insurance Agency, LLC

Some discounts, coverages, payment plans and features are not available in all states, in all GEICO companies, or in all situations. Homeowners, renters and condo coverages are written through non-affiliated insurance companies and are secured through the GEICO Insurance Agency, LLC. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. © 2019 GEICO

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.

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GEICO Insurance Agency, LLC

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Lara Smith
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Newcastle, OK 73065-5760

Renewal Declarations For Policy Number 38419482

Policy Period

From 12:01 AM September 24, 2023
Through 12:01 AM September 24, 2024 (local time)

Issued by HOMESITE INDEMNITY COMPANY

Residence Premises

1732 Hickory Ln Newcastle OK 73065-5760
Location ID: 002159214

Description of Dwelling

1978 Brick veneer, Single family home, Primary residence

Deductible – Other Covered Perils \$2500
Wind/Hail Deductible 2% (\$6220)

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.

Coverage	Limit	Premium
Section I - Property		
Coverage A - Dwelling	\$311,000	\$3,108.00
Coverage B - Other Structures	\$31,100	Included
Coverage C - Personal Property	\$155,500	Included
Coverage D - Loss of Use	\$93,300	Included
Section II - Liability		
Coverage E - Personal Liability	\$300,000	\$51.00
Coverage F - Medical Payments to Others	\$1,000	\$1.00
Coverage Modifications		\$117.00
See Coverage Modifications on reverse side for details		
Surcharges		\$0.00
See Surcharges on reverse side for details		
Discounts		-\$672.00
See Discounts on reverse side for details		
Total		\$2,605.00

Authorized Representative



Coverage Modifications**\$117.00**

		Additional Limit	Premium
HA 04 95 0814	Limited Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$26.00
HD-017 1298	Deductible		-\$125.00
HO 03 12 0511	Windstorm or Hail Percentage Deductible		-\$104.00
HO 04 90 0511	Personal Property Replacement Cost Loss Settlement		\$320.00

Surcharges**\$0.00**

		Limit	Premium
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Discounts**-\$672.00**

		Limit	Premium
HD-063 1101	Drive Home Discount		-\$289.00
HD-071 1101	Roof it Over Discount		-\$168.00
HD-079 0316	Responsible Motorist Discount		-\$63.00
HD-086 0409	Welcome Home Discount		-\$152.00

Contracts and Amendments

HO 00 03 0511	Special Form (HO 00 03 0511)
HA 01 35 0621	Special Provisions - Oklahoma
HA 80 61 0814	Loss Settlement Terms for Windstorm or Hail Losses to Exterior of Dwelling or Other Structures
HA 80 66 0814	Diminishing Deductible Credit
HO 04 27 0511	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

Mortgagees

U.S. BANK NATIONAL ASSOCIATION ISAOA
C/O
U.S. BANK HOME MORTGAGE
PO Box 961045
Fort Worth, TX 76161
9903098689

Important Messages

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

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 1-866-372-8903.

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	1978
Approximate Living Area (Sq. Footage)	1,406
Occupancy Type	Primary
Is Home Built on Slope	NO
Type of Exterior Siding	Brick veneer
Foundation Type	Slab
Type of Garage & Size	2 Car Attached
Roof Shape	Gable
Roofing Material	Composition shingles
Year Roof Installed	2020

Home Interior Characteristic	Information Used
Inside Wall Material –Type & Percentage	Drywall/Veneer Plaster 100%
Floors – Type & Percentage	Carpet 80% Sheet Vinyl 20%
Basement in home	0
Ceiling Height	8 ft. or less
Number of Rooms with Cathedral or Vaulted Ceilings	0
Number of Rooms with Crown Moulding	0
Primary Heating Source	ELECTRIC
Number of Fireplaces	1
Fire Place Type(s)	Masonry
Kitchen Countertop Material	Silestone
Number of Full Baths	
Number of Half Baths	
Electrical Wiring Type	YES
Central Air Conditioning	Central
Indoor Sprinkler System	NO

Fire Alarm Type	
Burglar Alarm Type	

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

Additional Information	Information Used
Swimming Pool	N
Dog(s)	0
Commercial/Retail Farming on the Premises	
Portion of Land Leased to a 3 rd Party	
Exotic Pets	N
Presence of Solid Fuel Burning Stove	N
Business Conduced on the Premises	
Number of People Living in Your Household	6
Does your Property have 60 ft. or more of Fence?	YES
Partner Auto Policy	4171026323
New Home Purchase	YES
Policy cancelled in the last 3 years for non-pay?	0
Length of Residence	0
Customer Age	34Y
Finished Basement Square Footage	NA
Residents beyond immediate family	0

*****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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RENEWAL BILLING STATEMENT

Policy Number: 38419482
Policy Term: September 24, 2023 – September 24, 2024
Payment Plan: Full Pay

If you have any questions, please call us at 1-866-372-8903

Property Address: 1732 Hickory Ln
Newcastle, OK 73065-5760
See reverse for other important information.

Billing Summary (reflects activity this billing period)

PRIOR BALANCE	08-07-2022	\$1,982.00
RENEWAL POLICY PREMIUM	09-24-2023	\$2,605.00
PAYMENTS RECEIVED	09-08-2022	-\$1,982.00
NEW BALANCE	08-07-2023	\$2,605.00

Minimum Amount Due: \$2,605.00

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

U.S. BANK NATIONAL ASSOCIATION ISAOA C/O
U.S. BANK HOME MORTGAGE
PO Box 961045
Fort Worth, TX 76161
Loan Number: 9903098689

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.

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

Billing Statement (P.2)

Important Information

Payment Plan Options

Plan	Amount Due	Details
One Payment	\$2,605.00	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)*	\$1,042.00	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)*	\$651.28	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.

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 1-866-372-8903 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.*****

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

SCHEDULE

Limited Water Back-up And Sump Discharge Or Overflow Coverage Limit Of Liability: \$5000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section I – Property Coverages

E. Additional Coverages

The following coverage is added:

Limited Water Back-up And Sump Discharge Or Overflow Coverage

We will pay up to the Limit Of Liability shown in the Schedule for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or waterborne material, which:

1. Originates from within the dwelling where you reside and backs up through sewers or drains; or
2. Overflows or is discharged from a:
 - a. Sump, sump pump; or
 - b. Related equipment;
 even if such overflow or discharge results from mechanical breakdown or power failure. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown or power failure.

This coverage does not increase the limits of liability for Coverage A, B, C or D stated in the Declarations.

B. Section I – Perils Insured Against

With respect to the coverage provided under this endorsement, Paragraphs:

- A.2.c.(6)(b)** in Form **HO 00 03**;
- A.2.e.(2)** in Form **HO 00 05**;
- B.2.j.(2)** in Endorsement **HA 00 15**;
- 2.j.(2)** in Endorsement **HO 05 24**;

- 3.j.(2)** in Endorsement **HO 17 31**; and
 - 2.c.(6)(b)** in Endorsement **HO 17 32**;
- are replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

C. Section I – Exclusions

With respect to the coverage provided under this endorsement:

1. The **Water** Exclusion is replaced by the following:

Water

This means water which backs up through sewers or drains, or overflows or is discharged from a sump, sump pump or related equipment, as a direct or indirect result of:

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- c. Waterborne material carried or otherwise moved by any of the water referred to in Paragraphs **C.1.a.** and **C.1.b.** of this exclusion.

This exclusion applies regardless of whether any of the above, in Paragraphs **C.1.a.** through **C.1.c.**, is caused by an act of nature or is otherwise caused.

This exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in Paragraphs **C.1.a.** through **C.1.c.**, is covered.

- 2.** The **Power Failure** Exclusion does not apply.

All other provisions of this policy apply.

GEICO Insurance Agency, LLC

Underwritten by HOMESITE INDEMNITY COMPANY

PO Box 9503

Fredericksburg, VA 22403-9503

Phone number: 1-866-372-8903

To Report a Claim: 1-866-621-4823

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:

GEICO Insurance Agency, LLC Customer Service

Telephone: **1-866-372-8903**

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

Utilization of open bank revolving accounts updated in last 12 months is 61%-70%. Optimum is 1% utilization of open bank revolving accounts, updated in last 12 months. Score will improve by decreasing utilization of bank revolving accounts.

Months since oldest auto account opened is 28-41. Optimum is more than 103 months. Score will improve with time as auto accounts get older.

There are 1 or more inquiries in last 3 months. Optimum is no inquiries. Score will improve by not making any new credit inquiries.

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.

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***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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Summary of Consumer Protections

Lara Smith

Policy # 38419482

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:

P.O. Box 5300

Binghamton, NY 13902-9953

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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.