

SUZANNE KOPITSKY
559 MILL ST
DANVILLE, PA 17821-1069



Home Insurance Mortgagee/Other Interest Change

DIANE CALHOUN
162 MILLER RD
PAXINOS PA 17860-7441

1/3/2022

Dear Diane Calhoun,

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

A summary of your premium and policy change information is shown below.

Premium at-a-glance

Full-term Premium (excluding fees)	\$842.00
Prorated Premium (12/30/2021 - 11/18/2022)	\$0.00
Total for this Transaction	\$0.00

This is not a bill.

Your bill with the amount due will be mailed separately.

Summary of changes

	Previous	Current
Miscellaneous: Mortgagee		Updated

If you have any questions or would like to learn more about our other insurance products and services, please contact your agent.

We appreciate your business.

Sincerely,

Farmers Insurance Group®

Your Farmers Policy

Policy Number: 76740-48-29

Effective: 12/30/2021 12:01 AM

Expiration: 11/18/2022 12:01 AM

Property Insured

162 Miller Rd
Paxinos, PA 17860-7441

Your Farmers Agent

Suzanne Kopitsky

559 Mill St

Danville, PA 17821-1069

(570) 580-4845

skopitsky@farmersagent.com

To file a claim log on to Farmers.com or the [Farmers® Mobile App](#) or call

1-800-435-7764

Did you know?



Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!



Farmers Smart Plan Home® Declarations

Policy Number: 76740-48-29
Effective: 11/18/2021 12:01 AM
Expiration: 11/18/2022 12:01 AM
Named Insured(s): Diane Calhoun
 162 Miller Rd
 Paxinos, PA 17860-7441
e-mail: diane.calhoun@gmail.com
Address(es):
Property Insured: 162 Miller Rd
 Paxinos, PA 17860-7441
Underwritten By: TRUCK INSURANCE EXCHANGE
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

Full-term Premium (excluding fees)	\$842.00
Prorated Premium (12/30/2021 - 11/18/2022)	\$0.00
Total for this Transaction	\$0.00

*also see Information on Additional Fees below

This is not a bill.

Your bill with the amount due will be mailed separately.

Information on this declaration is effective 12/30/2021.

Description of Property

Year of Construction	1956	Age of Roof	65
Construction Type	Aluminum	Occupancy	Owner Occupied (Primary Resident)
Roof Type	Composition Shingles	Number of Units	1
Roof Surface Material Type	Composition Shingles		

Note: Roof Surface Material Type is a grouping of similar roof types for the purpose of claim settlement. Roof Surface Material Type will be verified at the time of claim investigation and corresponds to the schedule outlined in the "Definitions" section of your policy.

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$182,000	Coverage C - Personal Property	\$100,100
Extended Replacement Cost (In Addition to Coverage A Limit)	10% (\$18,200)	Contents Replacement Coverage	Covered
Coverage B - Separate Structures	\$18,200	Coverage D - Loss of Use	\$36,400
		Additional Living Expense Term	12 Months

Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$300,000	Coverage F - Medical Payments to Others	\$1,000
Personal Injury	Not Covered		

Declarations (continued)

Additional Coverage Options

Coverage	Limit	Coverage	Limit
Identity Fraud Expense Coverage	Not Covered	Limited Matching Coverage for Siding and Roof Materials	\$10,000
Building Ordinance or Law (10% of Coverage A or B)		Roof Materials Loss Settlement	Replacement Cost Value
Coverage A	\$18,200		
Coverage B	\$1,820		
Fence Replacement Cost	Covered		

Deductible

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

How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses	Loss Settlement Terms
Dwelling & Separate Structures (Pays up to the limits for Coverage A or B)	Replacement Cost
Roof Materials	Replacement Cost
Wall-to-Wall Carpet	Replacement Cost
Fence	Replacement Cost
Personal Property Contents (Pays up to the limit for Coverage C)	Replacement Cost

Discounts Applied to Policy

Discount Type	Discount Type
Auto/Home	ePolicy
Claim Free	EFT
Good Payer	

Other Policy Features and Benefits

- Claim Forgiveness - this benefit prevents your premium from increasing as a result of your next claim after your policy has been in force for five years without a claim.

Declarations (continued)

Mortgagee / Other Interest

<u>1st Mortgagee</u>	<u>Loan Number</u>
Unb Bank PO Box 98 Numidia, PA 17858-0098	Not Applicable

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5648 1st ed.; IL0910 7-02; J7017 1st ed.; PA040 1st ed.

Other Information

- Please contact your Farmers[®] agent for a free Farmers Friendly Review[®] so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.
- Farmers offers Declining Deductibles[®] to long-term Home customers. This benefit reduces the amount of the deductible you have to pay in the event of a loss. You start accruing a Declining Deductibles[®] balance when your policy renews. It is our way of showing appreciation for your continued business.

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **\$0.00** (applied per account)
 - For other Recurring EFT plans: **\$2.00** (applied per account)
 - For all other payment plans: **\$5.00** (applied per account)
- 2. Late Fee: \$10.00** (applied per account)
- 3. Returned Payment Charge: \$20.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
- 4. Reinstatement Fee: \$25.00** (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.