

Farmers
Economy Fire & Casualty Company
 Homeowners Insurance Declarations Page

Policy Number: H7999367970

Named Insured: ELIZABETH KUFRO
 SCOTT KUFRO

Mailing Address: 107 S CENTER ST
 FRACKVILLE, PA 17931-1603

Email Address: elizabethkufro0802@gmail.com

First Mortgagee: Hidden River Credit Union ISAOA

Mailing Address: 60 WESTWOOD RD
 POTTSVILLE, PA 17901-1834

Policy Period: March 7, 2022 through March 7, 2023
 at 12:01 a.m. standard time

New Policy Effective Date: March 7, 2022
 Payment Method: Bank Account

Residence Premises

107 S CENTER ST
 FRACKVILLE, PA 17931-1603

Total Annual Premium

\$ 753.00

Discounts

Congratulations, with the discounts listed below, your total premium has been reduced by -\$ 215.00.
 Discount availability varies by state. You may contact us to ensure you are receiving all discounts and savings that you qualify for.

Bundle	Claim Free
Multi-Policy	Paperless
Payment Type	

Basic Policy Coverages

	Amount of Insurance	Premiums
Section I		
Coverage A - Dwelling	\$ 291,140	\$ 727.00
Coverage B - Private Structures	\$ 58,228	Included
Coverage C - Personal Property	\$ 218,355	Included
Coverage D - Loss of Use	\$ 116,456	Included
Section II		
Coverage E - Personal Liability	\$ 300,000 each occurrence	\$ 13.00
Coverage F - Medical Payments to Others	\$ 5,000 each person	\$ 9.00

Coverage C – Special Limitations on Personal Property

Amount of Insurance	Amount of Insurance
\$ 1,500 per item/\$5,000 aggregate Jewelry (Theft)	\$ 5,000 Firearms (Theft)
\$ 1,500 per item/\$2,500 aggregate Furs (Theft)	\$ 10,000 Motorized Tractors
\$ 10,000 Silverware and Goldware (Theft)	\$ 2,000 Motor Vehicle Parts
\$ 10,000 Memorabilia	\$ 3,000 Watercraft
\$ 3,000 Coin, Currency, and Stamp Collections	\$ 3,000 Trailers
\$ 500 Money	\$ 2,500 Business Property
\$ 2,500 Securities	\$ 5,000 Business Use Computers
\$ 2,500 Manuscripts	\$ 10,000 Tools (Theft)
\$ 1,500 Motorized Toys for Children	

Deductibles

\$ 1,000 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
Personal Property**

Comprehensive Perils
Broad Named Perils

Building Property Loss Settlement

**Roof Age: 15 years old
Primary Roof Material: Composition - Architectural
Shingle**

Guaranteed Rebuild Cost on Dwelling

Personal Property Loss Settlement

Replacement Cost on Contents

This policy contains a Coinsurance Requirement, that your amount of insurance must be at least 80% of the cost to replace the building. Failure to maintain this limit may result in a Coinsurance penalty.

Additional Coverages

	Amount of Insurance	Premiums
Back Up of Sewers, Drains, and Sump	\$ 10,000	Included
Building Code Upgrade and Demolition Costs	50% of Coverage A	Included
Identity Theft and Credit Protection		
Identity Theft Protection and Resolution		Included
Identify Theft Expenses	\$ 25,000	Included
Credit Card Protection	\$ 10,000	Included
Loss Assessment	\$ 10,000	\$ 4.00
Personal Injury	Section II - Personal Liability	Included

Policy Forms and Endorsements

HD10PA 0118	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	HP2002 0118	Enhanced 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
HP3015 0117	Building Code Upgrade and Demolition Costs	HP4410 0120	Buildings and Structures - Guaranteed Rebuild for Buildings
HP4800 0117	Personal Property - Replacement Cost on Contents	HP5000 0118	Property Conditions
HP6000 0118	Liability and Medical Expense	HP6002 0118	Enhanced Liability Coverages
HP6025 0117	Personal Injury	HP7000 0118	Home General Conditions
HP71PA 0421	Pennsylvania Home Policy Termination Conditions	HA01PA 0421	Pennsylvania Amendatory
HE0700 0117	Windstorm or Hail Deductible	HE4300 0118	Identity Theft and Credit Protection
LE1000 0118	Single Loss Deductible		

Messages

Economy Fire & Casualty Company
700 Quaker Lane, Suite 300
Warwick, RI 02886

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 your policy declarations or rating information is incorrect, please contact us.

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/autohomelogin. Through our website, you can also send us e-mails, pay your premium, upload a document, submit a photo or service your personal account.

For policy questions, changes, billing or other customer service needs contact us at 570-580-4845.

Your representative is SUZANNE KOPITSKY J05E7LD
559 MILL ST
DANVILLE PA 17821-1069