

Farmers  
**Economy Fire & Casualty Company**  
 Homeowners Insurance Declarations Page

**Policy Number: H7997624470**

Named Insured: ROBERT SPAID  
 MELISSA SPAID

Mailing Address: 151 LILAC RD  
 PAXINOS, PA 17860-6700

Email Address: melmax1921@gmail.com

First Mortgagee: UNB

Mailing Address: PO BOX 367  
 MOUNT CARMEL, PA 17851-0367

Policy Period: June 23, 2022 through June 23, 2023  
 at 12:01 a.m. standard time

New Policy Effective Date: June 23, 2022  
 Payment Method: Credit/Debit Card

**Residence Premises**

151 LILAC RD  
 PAXINOS, PA 17860-6700

**Total Annual Premium**

**\$ 640.00**

**Discounts**

Congratulations, with the discounts listed below, your total premium has been reduced by -\$ 185.00.  
 Discount availability varies by state. You may contact us to ensure you are receiving all discounts and savings that you qualify for.

Claim Free	Multi-Policy
Paperless	Payment Type

**Basic Policy Coverages**

	Amount of Insurance	Premiums
<b>Section I</b>		
<b>Blanket Property Limit</b>	\$ 900,000	\$ 606.00
<b>Coverage A - Dwelling</b>	Included in Blanket Property Limit	Included
Amount: \$ 450,000		
<b>Coverage B - Private Structures</b>	Included in Blanket Property Limit	Included
Amount: \$ 112,500		
<b>Coverage C - Personal Property</b>	Included in Blanket Property Limit	Included
Amount: \$ 337,500		
<b>Coverage D - Loss of Use</b>	Actual Loss Sustained With Time Limit	Included
<b>Section II</b>		
<b>Coverage E - Personal Liability</b>	\$ 500,000 each occurrence	\$ 14.00
<b>Coverage F - Medical Payments to Others</b>	\$ 10,000 each person	\$ 16.00

## Coverage C – Special Limitations on Personal Property

Amount of Insurance	Amount of Insurance
\$ 5,000 aggregate Jewelry (Theft)	\$ 5,000 Firearms (Theft)
\$ 5,000 aggregate Furs (Theft)	\$ 15,000 Motorized Tractors
\$ 10,000 Silverware and Goldware (Theft)	\$ 2,000 Motor Vehicle Parts
\$ 10,000 Memorabilia	\$ 5,000 Watercraft
\$ 5,000 Coin, Currency, and Stamp Collections	\$ 5,000 Trailers
\$ 1,000 Money	\$ 7,500 Business Property
\$ 5,000 Securities	\$ 5,000 Business Use Computers
\$ 5,000 Manuscripts	Included in Blanket Property Limit Tools (Theft)
\$ 1,500 Motorized Toys for Children	

## Deductibles

\$ \$500 Windstorm or Hail	\$ 500 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  
Comprehensive Perils

### Building Property Loss Settlement

**Roof Age: 0 years old**  
**Primary Roof Material: Composition - Architectural**  
**Shingle**

Blanket Property Guaranteed Rebuild

### Personal Property Loss Settlement

Blanket Property Replacement Cost

## Additional Coverages

	Amount of Insurance	Premiums
<b>Back Up of Sewers, Drains, and Sump</b>	\$ 25,000	Included
<b>Building Code Upgrade and Demolition Costs</b>	Blanket Property Limit	Included
<b>Identity Theft and Credit Protection</b>		
<b>Identity Theft Protection and Resolution</b>		Included
<b>Identify Theft Expenses</b>	\$ 25,000	Included
<b>Credit Card Protection</b>	\$ 10,000	Included
<b>Loss Assessment</b>	\$ 10,000	\$ 4.00
<b>Personal Injury</b>	Section II - Personal Liability	Included

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## Policy Forms and Endorsements

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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	HP2004 0118	GrandProtect Property Coverages
HP3005 0118	Causes of Property Loss Comprehensive Perils	HP3007 0118	Named Covered Perils and Major Exclusions
HP3008 0118	Losses We Do Not Cover - General Exclusions	HP3009 0118	Losses We Do Not Cover - General Exclusions for Contents
HP3013 0118	Back Up of Sewers, Drains, and Sump	HP3015 0117	Building Code Upgrade and Demolition Costs
HP4700 0118	Blanket Property - Guaranteed Rebuild	HP5000 0118	Property Conditions
HP6000 0118	Liability and Medical Expense	HP6004 0118	GrandProtect 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

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## Messages

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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](http://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