

Farmers
9797 Springboro Pike, Suite 300
Dayton OH 45448-0002



Farmers

Economy Fire & Casualty Company
Policy Number: Homeowners H7997624470

UNB
PO Box 367
Mount Carmel PA 17851-0367

RE: ROBERT SPAID
MELISSA SPAID
151 Lilac Rd
Paxinos PA 17860-6700

Property Located at:
151 Lilac Rd
Paxinos PA 17860-6700

Loan Number:

This evidence of insurance is issued as a matter of information only and confers no rights upon the additional interest. This evidence does not amend, extend, or alter the coverage, terms, exclusions, or conditions afforded by the policy referenced herein.

The policy listed above has been issued to the Named Insured for the policy period shown.

Effective Date: 06/23/2022 Expiration Date: 06/23/2023

Policy Type: Homeowners **Annual Premium:** \$640.00

Mail Payments to:

Farmers
PO Box 70221
Philadelphia, PA 19176-0221

Coverage on Real Property

	Amount of Insurance
Blanket Property Limit	\$900,000
Dwelling	\$450,000
Private Structures	\$112,500 (25%)
Deductible	\$500
Windstorm or Hail	\$500

Building Property Loss Settlement

Blanket Property Guaranteed Rebuild

IMPORTANT NOTICE - RIGHTS AND DUTIES OF A MORTGAGEE

What you need to know

These rights and duties of a mortgagee are contained within our countrywide policy form. We will comply with state requirements in any state where statute or regulation requires a modification to our policy form.

- A. If a mortgagee is named in the Declarations, any payment for loss under Coverage A or B will be made to the mortgagee and the insured, as their interests appear. If more than one mortgagee is named, payment will be made in the order of priority of the mortgagees.
- B. The interest of the mortgagee under this policy will not be affected by any action or neglect by the insured.
- C. If the mortgagee makes a claim directly to us for loss to covered real property on the **residence premises**, all terms of this policy apply to the mortgagee. We do not provide coverage unless the mortgagee:
 - 1. notifies us of any change of ownership, occupancy, or increase in hazard within a reasonable time after the mortgagee was made aware;
 - 2. pays upon demand any premium due if the insured fails to do so; and
 - 3. submits a signed, sworn statement of loss within 60 days after our request.
- D. If this policy is cancelled by us, the mortgagee will be given notice at least 10 days* before the date cancellation takes effect.
- E. If we pay the mortgagee for any loss and deny payment to the insured:
 - 1. we obtain all the rights that the mortgagee has under the mortgage on the property to the extent of our payment; or
 - 2. at our option, we may pay to the mortgagee the whole principal on the mortgage and any interest due. In this event, we may receive a full assignment and transfer of the mortgage and all securities held as collateral for the mortgage debt.
- F. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

*In any state where statute or regulation requires more than 10 days notice to the mortgagee, we will comply with the state requirements.

We're here to help

If you have any additional questions or need more information, please call us at 570-580-4845.

SUZANNE KOPITSKY

559 MILL ST

DANVILLE, PA 17821-1069

Thank you for helping us service our customers.