

State Farm General Insurance Company
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 2356
Bloomington IL 61702-2356

AT2 H-02-3B9F-FA57 F H W
3200
BRAMELL, DUSTIN J & SCHEFF,
STEPHANIE M
1132 CHAUTAUQUA BLVD
PACIFIC PLSDS CA 90272-3808

POLICY NUMBER	57-EL-R012-5
HOMEOWNERS AVAILABLE COVERAGE NOTICE	
SEE RENEWAL DECLARATIONS	

It is important that you occasionally review the coverages and limits in your Homeowners policy to be certain your needs are being met. The following information will assist you in the review process.

The coverage limits for Coverage A - Dwelling, Coverage B - Personal Property, Coverage L - Personal Liability, and Coverage M - Medical Payments to Others are listed on the accompanying renewal declarations. Please review these limits to determine if they are adequate in the event of a loss.

The following is a **partial list** of the optional coverages you have **not** added to your policy. They may be available to you for a premium adjustment.

Back-Up of Sewer or Drain (for damage caused by water from outside the plumbing system which backs up through sewers or drains)

Business Property (for higher limits)

Business Pursuits Liability (for teachers, school administrators, sales persons, and clerical employees)

Child Care Liability (for those providing child care in their home)

Firearms (for broadened coverage and higher limits)

Cyber Event, Identity Restoration, and Fraud Loss

Incidental Business Liability (for those with an incidental office, studio, or school in the home)

Jewelry and Furs (for broadened coverage and higher limits)

Loss Assessment (for neighborhoods with Homeowners Associations)

Nurses' Professional Liability (for those in the nursing profession)

Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, or false arrest)

Silverware/Goldware (for broadened coverage and higher limits)

Adult Day Care Liability (for those providing adult day care in their home)

Continued on Reverse Side

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Energy Efficiency Upgrade (for replacing damaged heating unit, air conditioning unit, or water heater with equipment that is more energy efficient)

Home Rental (for those who rent out their home for more than 30 nights yearly)

Special Limit for Water Damage (lower limits for water damage losses for a premium reduction)

Personal Property coverage reduction options (reduction of Personal Property coverage limits for a premium reduction)

Increased Limits Endorsement (increases some policy sub-limits for specified types of property)

Increased Personal Property (for higher limits above the standard policy limit, which is a percentage of your Coverage A-Dwelling amount)

This notice contains only a general description of the coverages and is not a contract. All coverages are subject to the provisions in the policy itself. Should you have a need for any of these coverages or higher limits, contact your State Farm Agent to discuss details, cost and eligibility.

IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING

This policy does not cover damage to your property caused by flooding. You may be eligible for such coverage through the National Flood Insurance Program ("NFIP"), if you live in a participating community. For more information, contact your State Farm® agent or visit floodsmart.gov.



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RENEWAL DECLARATIONS

AMOUNT DUE: None

Payment is due by BILLED THROUGH SFPP

Policy Number: 57-EL-R012-5

Policy Period: 12 Months
Effective Dates: NOV 27 2024 to NOV 27 2025
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent
A DHAWAN INS AND FIN SVC INC
325 S I ST
LIVERMORE CA 94550-4656

Phone: (925) 449-1679

Homeowners Policy

Location of Residence Premises
1132 CHAUTAUQUA BLVD
PACIFIC PLSDS CA 90272-3808

Construction: Frame
Year Built: 1960

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

This policy includes building code upgrade coverage of \$231,325. Refer to the Important Notice for possible terms, limits, conditions, or restrictions.
Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.
See page 3 for additional discounts.

PREMIUM

Annual Premium	\$3,632.00
Your premium has already been adjusted by the following:	
Home/Auto Discount	Claim Record Discount
Total Premium	\$3,632.00

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NAMED INSURED	MORTGAGEE AND ADDITIONAL INTERESTS
BRAMELL, DUSTIN J & SCHEFF, STEPHANIE M	<div>Mortgagee</div> <div>WELLS FARGO BANK NA #936 ITS SUCCESSORS AND/OR ASSIGNS PO BOX 100515 FLORENCE SC 29502-0515</div> <div>Loan Number: 0571838796</div>

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 925,300
Other Structures	\$ 92,530
B Personal Property	\$ 693,975
C Loss of Use	\$ 277,590
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 100,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 5,000

INFLATION

Inflation Coverage Index: 426.4

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses 1/2%	\$ 4,626

LOSS SETTLEMENT PROVISIONS

A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

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FORMS, OPTIONS, AND ENDORSEMENTS

HW-2105	Homeowners Policy
Option ID	Increase Dwlg up to \$185,060
Option OL	Ordinance/Law 25%/ \$231,325
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
HO-2420	Form 438bfu NS Lndr Loss Pay
HO-2362	State of Emergency Amendatory
HO-2213	Amendatory Endorsement

ADDITIONAL MESSAGES

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

CALIFORNIA LAW REQUIRES US TO PROVIDE THE FOLLOWING NOTICE: Our records indicate that you have not purchased earthquake coverage.

Anti-Fraud Disclosure - For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

California regulation affords policyholders with the ability to appeal an assigned wildfire risk score or classification. State Farm® uses geographic rating that considers wildfire risk associated with the GPS coordinates of your address. The range of available premium adjustments is currently -47.0% to 682.8%, and your adjustment is 23.3%. To file an appeal, please contact your State Farm agent.

ADDITIONAL DISCOUNTS

Risk Red-Com

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.


This policy is issued by the State Farm General Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm General Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.


Secretary


President

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Your coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

POLICY NUMBER	57-EL-R012-5

NOTICE TO CONSUMERS - CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

You have purchased the coverage(s) checked below. NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.

- ☐ **ACTUAL CASH VALUE COVERAGE** for either a total or partial loss to the structure or its contents pays the amount it would cost you to repair, rebuild, or replace the thing lost or injured, less a fair and reasonable deduction for physical depreciation based upon its condition at the time of the injury or the policy limit, whichever is less. A deduction for physical depreciation applies only to components of a structure that are normally subject to repair and replacement during the useful life of that structure.
- ☐ **REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.
- ☒ **EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies. Not available for Manufactured Home policies.
- ☐ **GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page. Not available through State Farm.
- ☒ **BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.

FIRE SAFETY-RELATED DISCOUNTS OFFERED

Automatic Sprinkler Discount may be available for policies on dwellings that have partial or complete fire sprinkler systems installed. Discounts may vary depending on whether the sprinkler system is complete or partial. (Applicable to Homeowners, Condominium Unitowners, Farm/Ranch, Rental Dwelling, Rental Condominium Unitowners, and Apartment)

Construction Discount may be available if the home is constructed with Fire-Resistive construction. This may be defined as a building with walls, floor, and roof constructed entirely of masonry or fire resistive materials with a Fire Resistance rating of not less than one hour. (Applicable to Homeowners, Farm/Ranch, Rental Dwelling, Rental Condominium Unitowners, and Apartment)

CONTINUED FROM FRONT

Individual Risk Premium Modification may be available for various fire mitigating elements including, but not limited to: proximity to fire station, number of fire extinguishers, ease of access to interior and/or upper floors for fire control. (Applicable to Farm/Ranch only)

Home Alert Protection/Protective Devices Discount may be available to customers having a home alert system or device in their home. This includes fire and burglar alarms, detection systems, and devices installed in a residence that alert the homeowner to fire or break-ins. Discounts vary based upon the type of system or equipment installed. (Applicable to Homeowners, Condominium Unitowners, Farm/Ranch, Manufactured Home, Rental Dwelling, Rental Condominium Unitowners, and Apartment)

READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY: The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE

AVOID BEING UNDERINSURED: Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

THE RESIDENTIAL DWELLING COVERAGE LIMIT: The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

DEMAND SURGE: After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

CHANGES TO PROPERTY: Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

EXCLUSIONS: Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:

This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

CONSUMER ASSISTANCE

If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at www.insurance.ca.gov for free insurance assistance.

IMPORTANT NOTICE

WILDFIRE MITIGATION DISCOUNTS AVAILABLE

The following discounts are available for policyholders who take certain proactive steps to protect their dwelling from wildfire:

- **Wildfire Mitigation Discount – Community Level**

- A -2.0% basic premium adjustment will apply to policies located within a community that is recognized by the Firewise USA® Program.
- A -0.1% basic premium adjustment will apply to policies located within a community that is included on the California Board of Forestry and Fire Protection's Fire Risk Reduction Community List.

- **IBHS Wildfire Prepared Home™**

- A -6.0% basic premium adjustment will apply to policies with an IBHS Wildfire Prepared Home™ designation.
- A -8.0% basic premium adjustment will apply to policies with an IBHS Wildfire Prepared Home Plus™ designation.

Note: The basic premium adjustment amounts shown above are the total adjustment applied after including the qualifying discounts in the following section. Please see your State Farm® agent for more details on the IBHS designations.

- **Wildfire Mitigation Discount – Property Level**

- A -2.0% adjustment will apply to policies that meet the requirements for Roof Material.
- A -1.0% adjustment will apply to policies that meet the requirements for Defensible Space.
- A -0.5% adjustment will apply to policies that meet the requirements for Non-Combustible Property Improvements.
- A -0.1% adjustment will apply to policies that meet the requirements for Removal/Absence of Combustible Structures.
- A -0.1% adjustment will apply to policies that meet the requirements for Section 4291 Compliance.
- A -0.1% adjustment will apply to policies that meet the requirements for Clear Under Raised Deck or Porch.
- A -0.1% adjustment will apply to policies that meet the requirements for Enclosed Eaves.
- A -0.1% adjustment will apply to policies that meet the requirements for Fire Resistant Vents.
- A -0.1% adjustment will apply to policies that meet the requirements for Multipane Windows.
- A -0.1% adjustment will apply to policies that meet the requirements for Vertical Non-Combustible Space.

Note: The adjustments for each qualifying property-level characteristic as shown above are added together to calculate the total property-level basic premium adjustment.

Please refer to your policy documents to see whether these discounts apply to your policy. If you would like to discuss the criteria for these discounts, or appeal the premium adjustment, please contact your State Farm agent.

IMPORTANT NOTICE

Building Code Upgrade Coverage

In accordance with California law, this notice pertains to terms, limits, conditions, or restrictions for building code upgrade coverage.

If your policy includes building code upgrade coverage:

- The limit for building code upgrade is stated in the Declarations as a percentage of the Coverage A limit. This is an additional amount of insurance and applies to building structures on the residence premises.
- Any payment for building code upgrade will be based on any ordinance or law, in effect at the time of the loss, regulating the construction or repair of the damaged property.
- We will not pay for any increased cost of construction due to any original or subsequent construction to a building structure that did not comply with a building, zoning, or land use ordinance or law in effect when the construction was performed.
- We will not pay more than the increased cost to repair or rebuild the building structure at the same premises, or another premises in the same general vicinity if relocation is required by ordinance or law, with the same height, floor area, and style.

DISCLAIMER: This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

553-4350 CA

553-4309 CA

Important Notice About Your Policy

NEW COVERAGE OPTIONS are now available

- **Option ID – Increased Dwelling Limit** If your home is insured for at least 100% of its estimated replacement cost, Option ID – Increased Dwelling Limit is automatically part of your policy. Option ID provides an additional 20% of the coverage on your home in case the amount to repair or replace it exceeds the coverage. You may increase the coverage provided by Option ID to 50% of the coverage on your home for additional premium.
- **Personal property coverage** A State Farm® Homeowners policy typically provides coverage for household furnishings and other personal property equal to 75% of the coverage on your home. If you don't need that much coverage for your personal property, you may be eligible to lower it to 25% or 50% of the coverage on your home.

If you'd like more information or to make these coverage changes, please contact your State Farm agent.

553-4309 CA

IMPORTANT NOTICE
Regarding Customer Information

We may collect customer information from persons other than the individual or individuals applying for coverage. Such customer information as well as other personal or privileged information subsequently collected may, in certain circumstances, be disclosed to third parties without your authorization as permitted by law.

You have the right to submit a written request to access, correct, amend or delete your personal information and the right to receive a response within 30 days of submitting your request. If we deny your request, you have the right to file a statement with us containing the information you feel is accurate and fair along with the reasons you disagree with our denial.

Instructions on how to file such request and our full privacy notice can be found www.statefarm.com/customer-car/privacy-security/privacy or contact your State Farm® agent.

553-4469 CA

NOTICE TO POLICYHOLDER

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the “Date Prepared” on your Renewal Declarations are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the “Date Prepared” on your Renewal Declarations will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-4157 (C)

IMPORTANT NOTICE

Premium Adjustment

Insurance premiums have been adjusted to more adequately reflect expected costs. Any premium adjustment is reflected on your enclosed renewal notice and may be impacted by several factors including the coverage you have, and applicable discounts or charges.

The enclosed Renewal Declarations reflects your new premium.

We want to assure you that State Farm® works hard to offer you the best combination of cost, service, and protection. We will continue doing our best to make the most effective use of your premium dollars and give you fast, friendly service when you need it.

If you have any questions about your premium or policy coverages, please contact your State Farm agent.

553-4218 CA.1

553-4466

IMPORTANT NOTICE ABOUT YOUR POLICY

Wildfire Defense Systems Service Discontinuation

- Over the last few years, under an agreement with a third-party vendor, wildfire protection services were available to State Farm® customers at no cost. While we will continue to explore other opportunities for mitigating wildfire losses, this service is suspended, consistent with the terms of the policy and endorsements.
- Additional resources regarding wildfire safety can be found at [Statefarm.com/simple-insights/residence/wildfire-safety-tips](https://www.statefarm.com/simple-insights/residence/wildfire-safety-tips).

We appreciate your business. If you would like more information please contact your State Farm agent.

553-4466

Important Reminder . . .

Under the Utility Rating Plan, premiums may increase when any of the utility systems (electrical, plumbing, heating, and cooling) in your dwelling insured by this policy become 40 years old. Your premiums may be reduced if you have:

- (1) Completely replaced all utility systems (electrical, plumbing, heating, and cooling) in the last 40 years; or
- (2) Replaced the heating equipment, air conditioning equipment, electrical service entrance and distribution panel in the last 16 years.

Please ask your State Farm® agent for details.

553-3158 CA (C) (11/09)

IMPORTANT NOTICE . . . Discounts and Rating

The longer you are insured with State Farm® and the fewer claims you have, the lower your premium. For policyholders insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Premium adjustments under the Claim Record Rating Plan are based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Plan(s) that applies in your state/province, claims considered for the Plans generally include claims resulting in a paid loss and may include weather-related claims. Additionally, depending on your state/province's plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Free Discount is in effect in your state/province, the Claim Record Rating Plan that applies in your state/province, and the claims we consider for the Plans, please contact your State Farm agent.

553-2798 (C) (10/07)

