



Homeowners Insurance Declarations Page

DISCOUNTS:

Loss Free
Homeowner Association
Multiple-Policy:
Water Leak Detection:
Fire Protection:
Theft Protection:

Automobile
No
Smoke Alarm
Deadbolt

FORMS AND ENDORSEMENTS:

H0006 (09/2014) Policy Jacket for HO6
H0035 (12/2012) Loss Assessment Coverage
H0082 (09/2014) Personal Injury
H0208 (05/2010) Water Back-Up and Sump Discharge or Overflow
HO290CA (10/2018) Personal Property Replacement Cost Loss Settlement
H0999 CA (08/2022) Special Provision - California
H0475 (05/2015) Home Systems Protection
H0656 (08/2018) Home-sharing Host Activities Amendatory Endorsement
438BFU NS (05/1942) Lender's Loss Payable
H0090CA (12/2012) Workers' Compensation Residence Employees

IMPORTANT INFORMATION:

Date Sent: 09/12/2025

Policy changes effective 09/14/2025

Reason: Change Mortgagee

The above change(s) has resulted in no change in premium.

This policy was rated with 1977 as the named insured's year of birth. Please contact your agent if this information is incorrect.

It is your responsibility to select and maintain adequate amounts of insurance on your dwelling and personal property. The coverage limits selected by you will be adjusted annually based on estimated changes in rebuilding and replacement costs, but the company does not guarantee that the coverage limits shown in these declarations will be sufficient to rebuild your dwelling or replace any other covered property. Please contact your agent if you would like to change the coverage limits in your policy.

This policy provides Ordinance or Law coverage, also known as building code upgrade coverage, for the increased costs of repairing or replacing damage to property covered under Coverage A caused by a peril insured against because of building ordinances or laws regulating the repair or replacement. Ordinance or Law coverage is provided based on the increased costs associated with building ordinances or laws in effect at the time of loss or rebuilding, up to the policy limits for this coverage. Terms, conditions, or restrictions related to your Ordinance or Law coverage are listed in your policy and on a separate enclosed disclosure form.

This declaration supersedes any previous declaration bearing the same policy number for this policy period. This declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

THIS POLICY DOES NOT PROVIDE COVERAGE AGAINST THE PERIL OF EARTHQUAKE.