

**KW Specialty Insurance Company**  
P.O. Box 15310  
Scottsdale, AZ 85267-5310  
(855) 225-5597  
www.kwspecialty.com

**HOMEOWNERS POLICY DECLARATIONS – Policy Change**

**Insured**

LISA & DAVID YOUNG  
1085 Acanto Pl  
Los Angeles, CA 90049-1603  
US



**Producer**

COSTLO INSURANCE AGENCY, INC., 1002-10418  
31194 LA BAYA DR #204B  
Thousand Oaks, CA 91362  
(818)707-7711

**Wholesale Agent**

Harry W. Gorst Co., Inc., 1002  
Gorst & Compass Ins. Services  
5850 Canoga Ave  
Suite 650  
Woodland Hills, CA 91367

**Policy Number:** 1000017887HO2

**Policy Type:** HO3

**Policy Period:** 09/12/2024 to 09/12/2025 at 12:01 AM Standard Time

**Policy Change Effective Date:** 09/11/2025

**Premium Information**

Basic Premium:	\$3,564.00
Policy Fee:	\$250.00
Carrier Fee:	\$115.00
Surplus Lines Tax:	\$117.87
Stamping Fee:	\$7.07
Total Policy Premium:	\$4,053.94

The Total Policy Premium includes a Minimum Earned Premium of \$ 50.00.

**Location of Insured Property:** 1085 Acanto Pl Los Angeles, CA 90049- 1603

Year Built:	1965	Square Footage:	2,754	Roof Age:	1
Construction:	Frame	Protection Class:	P3, PROTECTED 3	Roof Type:	Metal
Occupancy:	Owner Occupied	Feet to Hydrant:	Less than 1000 feet	County:	Los Angeles
Number of Families:	1	Miles to Station:	Less than 5 miles	Dwelling Type:	Detached (1-4) Family

1014 HD 202105

CA	THIS POLICY DOES NOT COVER THE PERIL OF FIRE. THERE ARE OTHER RESOURCES FOR FINDING FIRE COVERAGE, INCLUDING USING THE CALIFORNIA DEPARTMENT OF INSURANCE'S HOME INSURANCE FINDER OR PURCHASING COVERAGE FROM THE CALIFORNIA FAIR PLAN ASSOCIATION.
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Forms and Endorsements Included with this Policy

Form Number	Form Name
1007 XN 201812	Out of Sequence Endorsement Notice
1006 XN 201812	Endorsement Cover Letter
1369 HN 202305	Renewal Notice to Policyholder
1372 HN 202308	Renewal Notice to Policyholder
1014 HD 202105	Homeowners Declarations Page
1033 XO 202110	Policy Countersignature
1032 XO 202206	California Surplus Lines Countersignature
1030 XO 202303	California Surplus Lines Notice (D-2)
1000 XN 202107	Privacy Policy Notice
1244 XN 202306	California Privacy Policy Notice
1028 XO 201901	California Complaint Notice
1023 XO 201901	California Residential Property Insurance Bill of Rights
1027 XO 202105	California Residential Property Insurance Disclosure
1064 XN 201901	California Estimate of Replacement Cost Notice
1100 XN 201903	California Earthquake Notice (HO-3)
1273 HN 202108	Water Loss Prevention and Coverage Limitations and or Exclusions - Notice to Policyholder
1239 XO 202105	Difference in Conditions Acknowledgement
1065 XO 201901	Fire Safety Discounts
1138 XO 202108	Broker Fee Notice
HO 00 03 0511	Homeowners 3 - Special Form
HO 01 04 0522	Special Provisions - California
1020 HE 201901	Fair Plan Companion Endorsement
1037 XO 202105	Schedule of Interested Parties
1034 HE 201901	Section I - Property Coverages Endorsement
1036 HE 201901	Section II - Liability Coverages Endorsement
1042 XE 201901	Actual Cash Value Defined
1075 HE 201901	Inflation Guard
1026 XO 201901	Service of Suit Clause
1038 HE 201901	Other Structures on the Residence Premises
HO 04 07 0719	Personal Property Replacement Cost Loss Settlement - California
1022 HE 201901	Marijuana Endorsement
HO 24 82 0511	Personal Injury Coverage
1014 HD 202105	

CALIFORNIA ESTIMATE OF REPLACEMENT COST NOTICE

Your dwelling limit is based on an estimate of the replacement cost for the dwelling that was determined when your policy was first issued. Your policy also contains an inflation guard factor that will increase the dwelling limit every year at renewal by a determined percentage.

If you are concerned that your dwelling limit may no longer be enough to replace your dwelling in the event of a covered loss, then you have the right to request a new estimate of the replacement cost for the insured dwelling every other year prior to your annual renewal.

To request a new estimate of the replacement cost for the dwelling, or if you have any questions, please contact your producer listed below.

**Producer**  
COSTLO INSURANCE AGENCY, INC., 1002-  
10418  
(818)707-7711  
**Wholesale Agent**  
Harry W. Gorst Co., Inc.,1002



WATER LOSS PREVENTION AND COVERAGE LIMITATIONS AND/OR  
EXCLUSIONS – NOTICE TO POLICYHOLDER

Producer

COSTLO INSURANCE AGENCY, INC., 1002-10418  
(818)707-7711

Wholesale Agent

Harry W. Gorst Co., Inc., 1002  
Gorst & Compass Ins. Services



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Dear Policyholder:

Many water losses are preventable. The following describes ways to protect your assets.

1. Water Heaters: Drain water heaters twice a year to help prevent sediment buildup.
2. Smart Water Leak Detectors. These devices will send an alert to your phone or email. (Some detectors can automatically shut off the water to prevent damage). In a LexisNexis study of 2,306 U.S. homes that installed a Flo by Moen water leak detector, water-related claims went down by 96% compared to the two years prior to installation.
3. Basements: Water in the basement is often caused by cracks in building foundations or floor slabs. If you notice water seepage after heavy rain when you've never had a problem, it may mean that your once-waterproof cement floors and basement walls have deteriorated. Painting vulnerable areas with water sealant can prevent seepage.
4. Drainage: Seepage is exacerbated by soil that has settled in a way to make water flow toward the building. After a storm, and especially if the ground is already saturated, rainwater that flows towards the building goes down the outside of the foundation wall potentially through any cracks. Draining water away for the house prevents damage.
5. Inspect Hoses: Make it a practice every year to check hoses leading to water heaters, dishwashers, washing machines and refrigerator icemakers. Immediately replace any hoses that have cracks or leaks and replace them all every five to seven years.
6. Inspect Showers and Tubs: Check the seal and caulking around showers and tubs to make sure they are watertight and reseal if necessary.
7. Shut Off the Water Supply: When on vacations or extended time away from the home shut off the water and never leave the house while the washer or dishwasher is running.
8. Check Plumbing and Heating Pipes: Look closely for cracks and leaks and have any necessary repairs made immediately.
9. Inspect Roof: Check for missing, damaged and aging shingles and make necessary repairs.
10. Check Downspouts and Gutters: Remove debris that may have accumulated in downspouts and rain gutters. Position downspouts so that they direct water away from the house.
11. Prevent Frozen Pipes: If you live in an area that has extreme cold temperatures, keep your heat set to at least 55 degrees and consider other precautions, like wrapping pipes with insulation.
12. Home Checks: When on vacation or extended time away from the home consider having someone check on your home.

If you have a loss, please pay attention to the water coverage limitations and/or exclusions on your policy as water losses may not be covered under the policy language.

Sincerely,  
Customer Care Department

SCHEDULE OF INTERESTED PARTIES

The following is a list of those parties with an interest in this policy.

SCHEDULE  
Mortgagee

Select Portfolio Servicing, Inc. Its Successors and or Assigns  
PO Box 7277  
Springfield, OH 45501-7277

Loan Number: 0034953794



All other provisions of this policy apply.