



RONALD SMITH  
503 ALANDELE AVE  
SAN DIEGO CA 11223-4444







ASSURANT®

**GEICO**  
FOR YOUR HOME

## Welcome to Assurant

Your Renters  
Insurance Policy

RONALD SMITH  
503 ALANDELE AVE  
SAN DIEGO CA 11223

### RENTERS INSURANCE POLICY

Policy number: REN 11111

Coverage dates: 09/01/21 - 09/01/22

*Your policy will automatically renew.*

### POLICYHOLDER INFORMATION

RONALD SMITH

503 ALANDELE AVE  
SAN DIEGO CA 11223

Your billing information will be sent  
to you separately.

Hi RONALD,

Good news! You've made an excellent choice in protecting yourself in case the unexpected happens. And, since we like making your to-do list even shorter, you don't need to do anything else - you're automatically enrolled in autorenewal.

Need to change something like your address or coverage? Quickly find everything you need to manage your policy at [GEICO.com](https://www.geico.com) if you're an existing GEICO auto customer, or at [MyAssurantPolicy.com](https://myassurantpolicy.com) if you only have a renter's policy.

Attached to this letter, you'll find your Renters Insurance policy and a policy snapshot, which is a simple explanation of your coverage. Please read everything carefully and make sure to keep your documents somewhere safe to reference later.

Thanks,

The Assurant Team



### Have questions?

Visit us online to manage your policy  
or give us a call at **1-877-843-0202**.  
Monday – Friday from 8 a.m. to 8 p.m. ET.

# Your Policy Snapshot

A simple explanation of your coverage



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## What's protected?

Your belongings — from your furniture to your clothes to the junk in your kitchen drawer — are covered at home, in your car and around the world. We protect your belongings ("personal property" in insurance terms) for more than a dozen other reasons, like:

- ✓ Theft
- ✓ Fire
- ✓ Smoke
- ✓ Hail
- ✓ Lightning
- ✓ Windstorm
- ✓ Vandalism
- ✓ Explosion

One thing that will help you before you need to file a claim is to take photos of your home and your belongings to document what you own. You may need to use these photos if you file a claim.

Your policy also covers your "liability," which means accidental damages that you're responsible for. We'll take care of you or roommates\* listed on your lease if something happens because of:

- ✓ Fire
- ✓ Smoke
- ✓ Water\*\*
- ✓ Explosion

## Who's covered by my policy?

Your policy takes care of everyone on your lease\* if they accidentally damage your home or a neighbor's. It also protects your belongings, as well as those of roommates listed on your policy and of family living with you.

## What benefits do I have?

If a guest gets hurt or bitten by your dog, we'll help cover medical payments to others and legal expenses for accidents.

*Refer to Section II - Liability Coverage for complete coverage details.*

And if something happens because of a covered event and you need to stay somewhere else, you'll have coverage for "additional living expenses." So, for example, if your home burns down and you need to stay in a hotel, we'll help cover the extra costs for food and lodging.

*Refer to Coverage D - Loss of Use for complete coverage details.*

## SEE WHAT UPGRADES WE HAVE TO OFFER ONLINE

Visit [GEICO.com](https://www.geico.com) if you're an existing GEICO auto insurance customer, or visit [MyAssurantPolicy.com](https://www.myassurantpolicy.com) if you only have a renters insurance policy.

*This is a brief description of our program. Please view the policy or website for complete details, including coverages, limitations and exclusions.*

\*Roommate's liability does not apply in the state of North Carolina for Renters Insurance.

\*\*In North Carolina, water damage liability may be offered as optional coverage.

## What are the limits of my policy?

There are some things in your policy that may not be covered for their full cost, like items you have in storage or things like money, firearms and jewelry. And there are some specific things we don't cover, like vehicles (with wheels and wings) and animals.

Some of the most common items with limited coverage are things you use for your work/business, even if you use those items personally. So, if you use a camera for both your vacation selfies and your photography studio, your equipment may not be fully covered.

*Refer to Coverage C - Personal Property for complete details.*

Get protection beyond the limitations by upgrading your policy (or "schedule coverage" in insurance terms). You can get more coverage for your most-loved items like jewelry, musical instruments, furs, fine art, stamps and collector coins.

## How do I file a claim?

File a claim using this guide based on whether there's damage to your home or your belongings.

### Something happen to your home or a neighbor's?

If there's damage from fire, smoke, water\*\* or an explosion that you caused:

- ✓ Call us at 1-800-358-0600 to start your claim
- ✓ Get a fire or incident report from the appropriate authorities if needed
- ✓ Share receipts or documentation of any additional living expenses if your home isn't safe to stay at (think: hotel and food expenses)

If we need to do an inspection, we'll work with you to find the best time and method, which may be a video walk-through on your phone. From there, your adjuster will keep you updated and help with any next steps.

### Something happen to your belongings?

You'll need to:

- ✓ Go online to file a claim
- ✓ Create a list of belongings that were damaged
- ✓ Show proof that you own the belongings that were damaged (like receipts, pictures or credit card statements)
- ✓ Attach a fire, incident or theft report from the appropriate authorities (fire department, police or contact technicians in cases of power surges, etc.)

From there, if you have the replacement cost endorsement in your policy, we'll help cover the cost of your damaged belongings by giving you money for what your things are currently worth. As you replace your belongings, send us the receipts so we can cover the difference.

*This is a brief description of our program. Please view the policy or website for complete details, including coverages, limitations and exclusions.*

## Have questions or want extra coverage or upgrades?

Quickly find everything you need to manage your policy at **GEICO.com** if you're an existing GEICO auto insurance customer, or visit **MyAssurantPolicy.com** if you only have a renters insurance policy.

AREA ID: ML

## AMERICAN BANKERS INSURANCE COMPANY

OF FLORIDA

11222 Quail Roost Drive, Miami, FL 33157-6596

NEW DECLARATION \* \* \* \* \* EFFECTIVE 09/01/21  
12.01 AM, STANDARD TIME

POLICY NUMBER	POLICY PERIOD		POLICY TYPE	AGENCY	P
	FROM	TO			
REN 11111	09/01/21	09/01/22	RENTERS INSURANCE	11111	00
YOU AS NAMED INSURED AND ADDRESS			AGENT/ACCOUNT		
RONALD SMITH 503 ALANDELE AVE SAN DIEGO CA 34023			GEICO INSURANCE AGENCY, LLC. 1-877-900-0344		

IMPORTANT: THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES TO YOUR  
BUILDING, CONTENTS, OR POSSESSIONS.

RATING INFORMATION - APARTMENT/CONDOMINIUM, TERRITORY 1

INSURED RESIDENCE PREMISES IS LOCATED AT:  
SAME AS MAILING ADDRESS ABOVE

COVERAGE	AMOUNT OF COVERAGE	PREMIUM
PERSONAL PROPERTY	\$20,000 LESS DEDUCTIBLE OF \$100	\$198.00
PERSONAL LIABILITY	\$50,000 PER OCCURRENCE	\$4.00CR
MEDICAL PAYMENTS	\$1,000 PER PERSON	INCL
LOSS OF USE	\$4,000 PER OCCURRENCE	INCL

ADDITIONAL COVERAGES AND CREDITS/SURCHARGES NOT INCLUDED IN THE ABOVE PREMIUM  
EARTHQUAKE COV \$20,000 LESS DEDUCTIBLE OF 15% \$50.00

TOTAL ADDITIONAL PREMIUM	\$50.00
POLICY FEE	\$15.00
TOTAL PREMIUM	\$259.00

ADDITIONAL COVERAGES AND CREDITS/SURCHARGES INCLUDED IN THE TOTAL PREMIUM  
REPLACEMENT COST  
WORKERS COMPENSATION COVERAGE

**AMERICAN BANKERS INSURANCE COMPANY  
OF FLORIDA**

**ARBITRATION PROVISION**

**READ THE FOLLOWING ARBITRATION PROVISION ("PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO OBTAIN REDRESS THROUGH COURTS.**

As used in this Arbitration Provision, "You" and "Your" mean the policyholder or policyholders, insureds, or additional insureds, and all of his/her heirs, survivors, assigns and representatives. "We" and "Us" mean American Bankers Insurance Company of Florida.

Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort or otherwise), including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this Policy or Certificate or any prior Policy or Certificate issued by Us to You, (2) Any credit, loan or purchase transaction in connection with which this Policy or Certificate or any prior Policy or Certificate was issued by Us to You, or (3) the validity, scope, interpretation, or enforceability of this Provision or of the entire Policy or Certificate ("Claim"), shall be resolved by binding arbitration before a single arbitrator. Unless You and We mutually agree on an alternative, the arbitration will take place in the county and state where You live. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the Claim is filed. The terms of this Provision shall control any inconsistency between the AAA's Rules and this Provision. You may obtain a copy of the AAA's Rules by calling (800) 778-7879. Upon written request We will advance to You either all or part of the fees of the AAA and of the arbitrator after You have been unsuccessful in obtaining a waiver of fees and costs from the AAA. The arbitrator will decide whether You or We will be responsible for these fees. The arbitrator shall apply relevant substantive federal and state law and applicable statutes of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Arbitration Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 *et seq.* **If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of the Arbitration Provision, except that in no event shall this Arbitration Provision be amended or construed to permit arbitration on behalf of a group or class.** For the purpose of this Arbitration Provision, American Bankers Insurance Company of Florida shall be deemed to include all of its affiliates, successors and assigns, including but not limited to American Bankers Insurance Company of Florida, their respective principals, partners, officers and directors and all of the dealers, licensees, agents, and employees of any of the foregoing entities. This Arbitration Provision shall inure to the benefit of and be binding on You and each of the aforementioned persons and entities. This Provision shall continue in full force and effect subsequent to and notwithstanding the expiration of termination of this Policy or Certificate.

**No Class Actions/No Joinder of Parties:** You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. You also agree that You will not join with others to bring Claims in the same arbitration proceeding unless all such persons are named on Your Policy or Certificate.

**YOU AND WE UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION NEITHER YOU NOR WE WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM.**