

PEACE OF MIND

In the place you call home.



Online Customer Service Center

thehartford.com/myaccount

The Hartford's Claims Hotline

1-800-243-5860

02/26/2020

Thank you for trusting The Hartford and STERN AGENCY INC to help you protect the place you call home. Your policy renewal documents are enclosed. Please review them to ensure everything meets your expectations.

The Hartford's dedicated service team and 24/7 Claims Hotline are always ready to help with policy changes, automatic payments, claims, or anything you may need. You can also go to thehartford.com/myaccount to register and access your account online. To manage your policy from your smartphone, simply download The Hartford's mobile app.

Please note that your bill is not included. We'll send billing-related communications separately.

Thanks again for choosing The Hartford and STERN AGENCY INC. We appreciate the trust and confidence you've placed in us.

Sincerely,

Douglas Elliot
President, The Hartford



FOR CUSTOMER SERVICE CONTACT:

The Hartford
at 1-800-624-5578



DID YOU KNOW? You don't have to live along a coast or near a river to experience flood damage, which is not covered by homeowners insurance. Speak to your insurance agent about receiving an extra layer of protection.

YOU MADE A SMART DECISION

The Hartford offers great benefits and superior claims service - from a company you can trust.

Now that your policy with The Hartford has renewed, it's a good idea to review your policy documents. It serves as a reminder of the many benefits available to you - and can help you determine if you need to make any changes.

Whenever you acquire valuables, consider updating your coverage.

If you purchase valuables such as jewelry, watches, china, crystal or furs - or receive them as gifts - consider adding coverage to your policy for these important possessions. The Hartford's **Valuable Items Blanket Coverage** is one way you can purchase additional limits of coverage up to \$10,000 per valuable item. Contact The Hartford at 1-800-624-5578 to learn more and determine the type of coverage that's best for you.

Identity Theft is a top consumer concern. Talk to experts to get answers.

A growing number of reports indicate consumers are concerned about identity theft, but often don't know where to start to better protect themselves. As a policyholder with The Hartford, you have free, unlimited access to The Hartford ID Hotline and Identity Theft 911's Resolution Center. Qualified fraud specialists will help answer your questions and concerns about identity theft, fraud or the safety of your personal information. Call The Hartford ID Hotline at: 1-800-243-5860.

When the unexpected happens, you can rely on The Hartford.

An insurance company's service is put to the test during a claim. Customers consistently give The Hartford high ratings for claims satisfaction and 96% recommend The Hartford based on their claims experience.*

- **Claims Satisfaction Commitment** - The Hartford's claims professionals will guide you from the moment you call the 24/7 Claims Hotline through the entire claims process.
- **Contractor Connection** - Finding a reputable contractor for home repairs when you have a claim can be challenging. The Hartford's Contractor Connection is a network of contractors who adhere to our high service standards, and their work is backed by a three-year warranty.

* Based on customer experience reviews shared online at www.thehartford.com.

Coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In California, home coverage is underwritten by Sentinel Insurance Company. In Washington, home coverage is underwritten by Hartford Accident and Indemnity Company. In Minnesota, home coverage is underwritten by Hartford Insurance Company of the Midwest. In Pennsylvania, home coverage is underwritten by Trumbull Insurance Coverage.

In Texas, the home program is underwritten by Hartford Accident and Indemnity Company.

Important Notice To Senior Citizens



New York law allows you, if you are a named insured and age sixty five or older, to designate a third party to whom we will send a duplicate copy of any cancellation, conditional renewal or non-renewal notice issued to you for this policy.

If you are interested in designating someone to receive such duplicate notices you should discuss this with them and obtain their approval. Have them read this form. Then, all that you and the third party need to do is complete the lower portion of this form by:

1. Entering the third party's name and address.
2. Signing and dating this form.
3. Having the third party sign and date it.
4. [REDACTED] by certified mail return receipt requested.

After we receive it we will mark your file accordingly. The third party designation will become effective no later than ten (10) business days after we receive your completed form.

If at some time in the future the third party designee decides that they no longer want to receive the duplicate notice they must send written notification of their decision to both you and us.

If you have any questions about this new option please contact your Hartford representative for assistance.

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Request To Designate A Third Party To Receive A Copy Of Policy Termination Notices



Policyholder's Name and Address

[REDACTED]
[REDACTED]
[REDACTED]

Policy Number

[REDACTED]

Producer's Code

[REDACTED]

I designate the following person to receive a duplicate copy of any Cancellation, Conditional Renewal or Non-Renewal Notice that you might send to me for the policy number shown above.

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Signature of Named Insured

Date

I ACCEPT THE DESIGNATION ABOVE.

Signature of Third Party Designee

Date

[REDACTED]

Important Flood Insurance Notice

Your homeowners or dwelling policy does **NOT** provide coverage for loss caused by flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, you can purchase insurance covering damage from flood on most buildings and contents in participating communities through the National Flood Insurance Program. Nearly 95% of all New York communities qualify for the program.

The Hartford has been authorized by the Federal Government to offer this important flood protection to you. The program is fully backed by the U.S. Government and can protect your home and garage or carport against flood related disasters. It can also provide coverage for your furniture and other possessions.

Information about the flood insurance program can be obtained directly from the National Flood Insurance Program by calling 1-800-638-6620. Or, call your Independent Agent and ask about the availability of flood insurance from The Hartford.

Your Unit Owner Renewal Policy Declarations



Thank you for renewing your policy.

For a complete explanation of your coverage, please refer to your insurance policy.

Questions on your policy? Call The Hartford at 1-800-624-5578.

INSURED AND MAILING ADDRESS:

[REDACTED]
[REDACTED]
[REDACTED]

RESIDENCE PREMISES:

[REDACTED]
[REDACTED]

POLICY INFORMATION:

Your Policy Number:	[REDACTED]
Policy Effective/Expiration Date:	04/16/2020, 12:01 AM to 04/16/2021, 12:01 AM Standard Time at the Residence Premises
Producer Code:	[REDACTED]
Policy Premium:	\$2,743.00

Total Policy Premium: \$2,743.00

COVERAGES:

Coverage is provided where a Limit of Liability is shown for the coverage.
The basic premium for these coverages is \$2,201.00

SECTION I - PROPERTY COVERAGES	LIMIT OF LIABILITY
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A. Dwelling:	\$ 527,400
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B. Other Structures:	\$
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C. Personal Property:	\$ 211,000
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Replacement Cost coverage endorsement applies

D. Loss Of Use:	\$ 126,600
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Limits above include the increases from the Optional Coverage package

We may adjust your Section I Coverage limits annually to keep pace with changing repair and replacement costs in your area.

SECTION II - LIABILITY COVERAGES	LIMIT OF LIABILITY
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E. Personal Liability: Each Occurrence	\$ 800,000
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Includes Additional Coverage limit you purchased

F. Medical Payments to Others: Each Person	\$ 6,000
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Includes Additional Coverage limit you purchased

Limits above include the increases from the Optional Coverage package

DEDUCTIBLE(S):

- For Section I losses, we cover only that part of a loss over \$1,000 unless noted below or elsewhere in the policy.

IMPORTANT INFORMATION:

- MANHATTAN is the fire protection provider, and the home is 2 miles to the station, and unknown feet to the hydrant. The protection class for this provider is 01.

OPTIONAL COVERAGE PACKAGE:

You have selected Advantage PLUS

Advantage PLUS includes the following
(Premium Included):

	LIMIT/DESCRIPTION
Personal Liability Limit Includes an Increase of	\$300,000
Medical Payments Limit Includes an Increase of	\$4,000
Special Limits of Liability	Jewelry, Watches, Furs \$5,000 / Money \$1,000
Loss Assessment	Increase of \$10,000 / \$11,000 Total
Identity Fraud Expense	Up to \$50,000 for Expenses Maximum Income Per Day \$600. Total Payment for Lost Income not to Exceed \$15,000 (\$250 deductible applies)
Refrigerated Property	\$2,000 (\$100 deductible applies)
Credit Card, Electronic Fund Transfer Card	Increase of \$10,000 / \$10,500 Total
Personal Property Replacement Cost	Personal Property Limit Applies
Personal Injury	Personal Liability Limit Applies
Equipment Breakdown	\$50,000 (\$500 deductible applies)

Refer to endorsements for additional coverages, policy conditions and exclusions.

ADDITIONAL COVERAGES:

	LIMIT/DESCRIPTION	PREMIUM
Unit-Owners Dwelling Special Coverage	Expanded Perils Coverage	\$ 539.00
Limited Fungi, Wet or Dry Rot, or Bacteria	\$5,000 Property Coverages	Included
Increased Personal Liability and/or Medical Payments	Liability Coverages Limits Apply	\$ 3.00

FORMS AND ENDORSEMENTS:

The following Forms and Endorsements detail your coverage.

	Homeowners 6 - Unit-Owners Form
	Special Provisions - New York
	Amendatory Endorsement - Specifically Excepted Perils
	No Section II - Liability Coverages for Home Day Care Business Limited
	Section I - Property Coverages for Home Day Care Business
	Workers' Compensation Certain Residence Employees - New York
	Protector Plus Zero Deductible Limited Waiver of Deductible
	Limited Pollution Exclusion - New York
	Advantage Plus Coverage Package - New York
	Unit-Owners Coverage A - New York Special Coverage
	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - New York
	Equipment Breakdown Coverage