

Jean Edwards and Paul Edwards
32 E Holland Rd
Holland, PA 18966-2374

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V A



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

My Key

MYKEY.1752.COM

My Key Service Portal is your convenient online resource to your policy. Through My Key, you can:

- View bills and make payments
- Report a claim
- Check the status of a claim
- View coverages and documents
- Request a policy change



To Log In:

If you have previously registered with My Key, visit mykey.1752.com and enter your username and password.

To create a My Key account, if you previously entered a mobile phone number, you can elect to have a temporary PIN sent to you via text message.

If you are new to My Key and haven't previously entered a mobile phone number, you'll need your policy number and three additional pieces of information from the following list in order to access your account:

- Phone Number
- Date of Birth
- Zip Code of Risk Address
- Premium Amount
- Customer Number
- Last Billed Amount

If you are having difficulty logging in, please contact our Customer Service Department: (888) 627-1752

IMPORTANT NOTICE

Your Policy Is About to Expire

Over the past year, it's been a privilege knowing that you entrusted us to provide the financial protection for what is, for most people, their most valuable asset. As a mutual insurance company, we're in business for the sole purpose of providing value and service for you and our thousands of customers - not providing value for shareholders.

We hope you've enjoyed the peace of mind that comes with knowing you are protected by a company that is unparalleled in its history of providing that financial protection and are ready to renew your policy with us!

Included in this package is our **Offer to Renew** your policy with us. It shows the renewal terms and coverages, any optional endorsements and the amounts of coverage provided.

All you need to do to indicate your willingness to renew your policy is to ensure that payment is received in a timely fashion by the effective date of our Offer to Renew.

This happens in one of two ways:

1. **If your policy is set to bill your mortgage company or through escrow**, we have sent the Offer to Renew to your mortgage company and they will pay the premium on your behalf, if you do not instruct them otherwise. Your mortgage company is listed on the Offer to Renew. If that is not your current mortgage company, please contact your agent to update your policy so the proper mortgage company can receive the bill.
2. **If instead you pay your premium directly to us via an invoice**, and pay by check or by credit card, you will receive an invoice for the amount due for the upcoming term in the mail in the coming weeks. Please look for that notice and remit your payment to us by the due date.

Important: If payment for the upcoming term is not received by the due date, which is the effective date of our Offer to Renew, your current policy will expire and will not renew automatically. We will interpret the lack of a payment to mean that you intended to cancel your policy.

If you have any questions about our Offer to Renew, or how to ensure your payment is made, please contact your independent insurance agent, whose contact information is provided on the Offer to Renew.



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752



FOUNDED IN 1752 BY BENJAMIN FRANKLIN

In 1752 Benjamin Franklin and his fellow firefighters founded The Philadelphia Contributionship. We remain dedicated to providing responsive insurance services to our members and policyholders as well as maintaining a stable market for our agency partners. In addition, we continue to look for innovative ways to bring state-of-the-art coverage enhancements and a higher level of service to those who trust us to protect their most valuable assets.

TRUSTED INSURANCE PARTNER WHEN YOU NEED US MOST

CLAIMS SERVICE THAT MAKES A DIFFERENCE

When your family home is damaged and in need of repair, having a trusted partner makes all the difference:

- 24/7 access to your claims advocate
- Claims staff trained to treat you with respect & care
- People settle your claim, not computers or chatbots
- Local relationships with contractors & craftsmen you can trust
- Keeping you informed throughout the entire process
- Explaining your coverage without confusing legalese
- We seek your feedback on 100% of all settled claims

BROAD POLICY FORMS PROVIDE BETTER PROTECTION

TPC offers coverage & services that many other insurance companies fail to make available:

- Service Line Coverage
- Inland Flood Coverage
- \$1,000,000 Liability Limits
- Additional Water Back-up Coverage
- Personal Cyber & ID Theft Protection
- Additional Valuable Articles Coverage
- Convenient Statement Billing for Investors with multiple properties
- Paperless delivery of policies and bills
- On-line access to important documents



**WHEN YOU NEED YOUR INSURANCE THE MOST, YOU DESERVE A
COMPANY YOU CAN TRUST!**

www.1752.com

210 S 4th St. Philadelphia, PA 19106

1-888-627-1752



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE Homeowners Policy The Philadelphia Contributionship Insurance Company

Insured

Jean Edwards and Paul Edwards

Policy Number: RE00063707

Customer Number: 109647

Form: HO 00 04

Risk/Property Address

32 E Holland Rd

Holland, PA 18966-2374

Policy Period

Effective Date: 10/19/2023

Expiration Date: 10/19/2024

Policy Period: The term of this policy shall be from 12:01 a.m. eastern standard time at the risk/property address shown for such like terms thereafter as the required premium is paid by the insured on or before the expiration of the current term and is accepted by the company.

Agent

Nottingham Agency, Inc.

2277 Route 33, Ste 404

Hamilton Square, NJ 08690

(215) 493-1996

Mailing Address

32 E Holland Rd

Holland, PA 18966-2374

Transaction Type: OFFER TO RENEW

Coverage C - Personal Property Limit changed from \$337,000 to \$368,000

Coverage D - Loss of Use Limit changed from \$101,100 to \$110,400

Coverage Information

SECTION I DEDUCTIBLE All peril losses are subject to a deductible of \$500

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I		
Coverage C - Personal Property	\$368,000	\$865.73
Coverage D - Loss of Use	\$110,400	Included
SECTION II		
Coverage E - Personal Liability	\$500,000	\$21.64
Coverage F - Medical Payment to Others	\$1,000	Included
DISCOUNTS AND CREDITS		
HO 04 16 - Premises Alarm	2%	
Loss Free Credit		
OTHER COVERAGES AND ENDORSEMENTS		
HO 04 55 - Identity Fraud Expense Coverage	\$15,000	\$35.00
HO 04 98 - Refrigerated Property Coverage	\$500	\$10.35
HO 23 63 - Personal Property Replacement Cost		\$309.32
HO 24 82 - Personal Injury		\$19.00
EB 50 P - Equipment Breakdown Enhancement Endorsement	\$50,000	\$32.00
PAE-100 - Scheduled Personal Property Endorsement		\$260.94



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

Homeowners Policy

The Philadelphia Contributionship Insurance Company

COVERAGES	LIMIT OF LIABILITY	PREMIUM
HO 04 61 - Scheduled Personal Property Endorsement		\$19.02
TOTAL POLICY PREMIUM		\$1,573.00
<i>Any returned or additional premium of \$3 or less may be waived</i>		

ENDORSEMENT INFORMATION: *Form numbers of endorsements attached to policy at date of issue.*

A1000B (06/97), EB50P (06/17), FE (01/05), HO0004 (05/01), HO0137 (06/07), HO0416 (10/00), HO0455 (03/03), HO0461 (10/00), HO0496 (10/00), HO0498 (10/00), HO1609 (01/09), HO2363 (05/01), HO2482 (04/02), IL0910 (12/03), PAE100 (05/83), PHN149 (12/22), PRIVACY (08/22), TPC101 (05/11), TPC105 (12/22), TPN (03/00),

ADDITIONAL INTERESTS: *A copy of all policy correspondence is also sent to the addresses listed below.*

Policy Information

Construction Type: Frame

Occupancy: Owner

Number of Units: 1

Construction Year: 1950

Protection Class: 5

Bill Type: PA Direct Bill 4 Pay Renewal

Mortgagee One

Mortgagee Two

Mortgagee Three

For questions concerning your policy please contact your agency listed on page 1 of this policy declaration. If you need to report a claim, please call our 24 hour claims service line at 1-800-269-1409. For all other inquiries, please contact 1-888-627-1752.

FRAUD STATEMENT

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

PUBLIC ACT 165 PENNSYLVANIA LAWS EFFECTIVE FEBRUARY 26, 1995.



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

Homeowners Policy

The Philadelphia Contributionship Insurance Company

The Philadelphia Contributionship, with over 260 years of experience in insuring homes and personal property, is a stock company located at 210 South 4th Street, Philadelphia, PA 19106. We are proud to call you our customer. On behalf of our founder, Benjamin Franklin, thank you for selecting our historic company for your financial protection.

COUNTERSIGNED _____

(Authorized Representative)

DATED 09/05/2023

ATTACHED TO YOUR POLICY - NOT A STATEMENT OF PREMIUM DUE. OTHER COVERAGE, LIMITS & EXCLUSIONS APPLY, REFER TO YOUR POLICY

IMPORTANT POLICYHOLDER NOTICE**LOSS SURCHARGE AND FLOOD NOTICE**

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY OR ITS ENDORSEMENTS AND THIS NOTICE, THE PROVISIONS OF THE POLICY AND ITS ENDORSEMENTS SHALL PREVAIL.

LOSS SURCHARGE NOTICE

A policy surcharge for claims frequency will be applied to homeowners and dwelling fire policies that have one or more paid losses in a three-year consecutive period. The surcharge applies to the total policy premium and is calculated by taking the Surcharge Base Factor multiplied by the Fire and/or water factor from the following tables:

Number of Paid Losses in 3 Years	Years with TPC	Surcharge Base Factor
0	Any	1.000
1	0-1	1.100
1	2	1.075
1	3	1.050
1	4	1.050
1	5+	1.025
2	Any	1.400
3	Any	1.650
4	Any	1.90
5	Any	2.15
6	Any	2.40
Each Additional Loss	Any	+0.250

Fire Factor Table		Water Factor Table	
# of Claims	Factor	# of Claims	Factor
0	1.00	0	1.00
1	1.20	1	1.20

Filing of claims can also affect your eligibility for our preferred discount, Franklin Select. If you ever need to file a claim, please contact our claims department at 1-800-269-1409.

FLOOD DAMAGE COVERAGE NOTICE

Homeowners and Dwelling Fire insurance policies do not cover property damage caused by flood. Flood means the general condition of excess water caused by surface water movement, waves, tidal waves, tsunami waves, tides, tidal water, overflow of any body of water, or spray from any of these, all whether driven by wind, including storm surge, flooding typically caused by the overflow of any body of water above normal, cyclical levels, including storm surge, wave wash, tidal waves and mudslides.

In participating communities, flood insurance may be available through the National Flood Insurance Program for an additional premium.

The National Flood Insurance Program coverage contains separate contents and structure coverage. You should consult with the National Flood Insurance Program or your insurance agent to determine if the coverage is appropriate for your needs.

PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. Surveys;
2. Consultation or advice; or
3. Inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. If the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. To consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. If any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

Instruction to Policy Writers

Attach the Pennsylvania Notice to all new and renewal certificates insuring risks located in Pennsylvania.

Schedule Personal Articles Endorsement

AGREEMENT

We will provide the insurance described in this endorsement in return for the premium and compliance with all applicable provisions of this endorsement.

DEFINITIONS

Throughout this endorsement, “you” and “your” refer to the “named insured” shown on the Declaration Page and “we”, “us” and “our” refer to the company providing this insurance. The work insured means you, your spouse and relatives of either who are residents of your household.

COVERAGES

We cover personal property owned by or in the custody of the insured in each class shown with an amount of insurance on the Schedule of Insurance Page. Insurance is provided for all risks of physical loss to the property described while it is anywhere in the world unless otherwise stated.

Jewelry

We cover jewelry as shown in the Schedule.

Furs

We cover furs and garments trimmed with fur or consisting principally of fur as shown in the Schedule.

Fine Arts

We cover Fine Arts as shown in the Schedule, for all risks of physical loss except:

1. damage caused by any repairing, restoration or retouching process;
2. breakage of art, glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles.
We do cover loss by breakage if caused by fire, lightning, aircraft, windstorm, malicious damage, theft, explosion, earthquake, flood or collision, derailment or overturn of conveyance;
3. loss to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by the endorsement;
4. as described under Exclusions.

Additional Condition – You agree that the covered property will be packed and unpacked by competent packers.

Territorial Limits – We cover the property described only while it is within the limits of the Continental United States, the States of Alaska and Hawaii, and Canada.

Cameras

We cover cameras, projection machines, films and related articles of equipment as shown in the Schedule.

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(Ed. 5-83)
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Musical Instruments

We cover musical instruments and related articles of equipment as shown in the Schedule. You agree not to perform with these instruments for pay unless specifically provided under this endorsement. If organs not of a mobile nature are insured, we do not cover loss or damage caused by mechanical or electrical breakdown or failure, repairing, adjusting, servicing or maintenance unless fire or explosion ensues and then only for the loss or damage by such ensuing fire or explosion.

Silverware

We cover silverware, silver-platedware, goldware, gold-platedware and pewterware as shown in the Schedule, but excluding pens, pencils, flasks, smoking implements or jewelry.

Golfer's Equipment

We cover golfer's equipment, meaning golf clubs, golf clothing and golf equipment, as shown in the Schedule. Your other clothing is covered while contained in a locker when you are playing golf. We cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker.

Stamps and Coins

We cover, as shown in the Schedule:

1. **STAMPS** - postage stamps including due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays, proofs and other philatelic property, including their books, pages and mountings;
2. **COINS** - rare or current coins, medals, paper money, bank notes, tokens of money and other numismatic property, including coin albums, containers, frames, cards and display cabinets in use with such collection.

We cover the property described for all risks of physical loss except:

1. fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual depreciation, or any damage from handling or being worked upon;
2. disappearance of individual stamps, coins or other articles unless the item is described and scheduled with a specific amount of insurance, or if the item is mounted in a volume and the page to which it is attached is also lost;
3. loss to property in the custody of transportation companies, or shipments by mail other than registered mail;
4. theft from any unattended automobile unless being shipped as registered mail;
5. loss to property which is not an actual part of a stamp or coin collection;
6. as described under Exclusions.

When coins or stamps are covered on a blanket basis, we will pay the cash market value at time of loss but not more than \$1,000 on any unscheduled coin collection nor more than \$250 for any one stamp, coin or individual article or any one pair, strip, block, series sheet, cover frame or card.

We will not pay a greater proportion of any loss to coins or stamps covered on a blanket basis than the amount insured on a blanket basis bears to the cash market value at time of loss.

Additional Coverage

This section applies only to additionally acquired Jewelry, Furs, Cameras, Musical Instruments and Fine Arts when such property is already scheduled under this endorsement. When you newly acquire ownership of such property, we provide the following coverage:

1. **FINE ARTS** – We cover up to 25% of the amount of Fine Arts insurance, provided you report the newly acquired property to us within 90 days of acquisition and pay the additional premium from the date acquired.
2. **JEWELRY, FURS, CAMERAS AND MUSICAL INSTRUMENTS** – We cover up to 25% of the amount of insurance for the class of property being acquired or \$10,000, whichever is less, provided you report the newly acquired property to us within 30 days of acquisition and pay the additional premium from the date acquired.

However, once we are notified by you of a new acquisition, and you pay the additional premium, we retain the right not to insure new personal property beyond the applicable 90 or 30 day period.

EXCLUSIONS

We do not cover loss resulting directly or indirectly from:

1. War, including undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or military personnel, destruction or seizures or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
2. Nuclear Hazard, meaning any nuclear reaction, radiation or radioactive contamination, all whether controlled or however caused, or any consequence of any of these.
 - A. Loss caused by the nuclear hazard shall not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the provisions of this endorsement.
 - B. This endorsement does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.
3. Wear and tear, gradual deterioration, insects, vermin or inherent vice.

Conditions

1. Conformity to State Law. When any endorsement provision is in conflict with the applicable law of the state in which this endorsement is issued, the law of the state shall apply.
2. Concealment or Fraud. We do not provide coverage for any insured who has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.
3. Loss Settlement.
 - A. The word value as used in this condition is defined as follows:
 1. For total losses to scheduled articles, including scheduled pairs and sets, the amount shown in the Schedule is agreed to be the value of the scheduled property.
 2. For partial losses to scheduled articles, including scheduled pairs or sets, the largest of the following amounts is agreed to be the value of the scheduled property:
 - (a) the amount of insurance shown in the Schedule for the article, pair or set;
 - (b) the actual cash value of the article, pair or set immediately before the loss or damage.
 3. For total or partial losses to property covered on a blanket basis, the least of the following amounts is agreed to be the value of the property:

- (a) the actual cash value of the property immediately before the loss or damage;
 - (b) the amount of insurance shown in the Schedule for the covered property.
- B.** For total or partial losses to scheduled property or property covered on a blanket basis, we will not pay more than the amount of insurance shown in the Schedule. We will also apply the following in the settlement of a loss.
 - 1.** Loss to a Pair, Set or Parts – Jewelry and Fine Arts. In case of loss to a pair, set or parts, if you agree to surrender the remaining article or articles of the pair, set or parts to us we agree to pay you the full value of the pair, set or parts. If you refuse to surrender the remaining article or articles of the pair, set or parts, your settlement will be subject to 2 below.
 - 2.** Partial Losses. In cases of partial loss to covered property, or partial loss to a pair, set or parts of covered property other than Jewelry or Fine Arts, we may elect to refuse a surrender of the remaining or damaged property and:
 - (a) pay for repair or replacement of the lost or damaged property to restore the property to its value immediately before the loss; or
 - (b) pay the difference between the value of the property before and after the loss; or
 - (c) Pay to restore the property, as nearly as possible, to its condition immediately prior to the loss and where the restored value is less than the value immediately prior to the loss, pay the difference between the restored value and the value immediately before the loss.
- 4.** Loss Clause. The amount of insurance under this endorsement shall not be reduced except for a total loss of scheduled property. We will refund the unearned premium applicable to such property after the loss or you may apply it to the premium due for the replacement of the scheduled property.
- 5.** Appraisal. If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall seek a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers shall then select a competent impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you and we can ask a judge of a court of record in the state of your residence to select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these shall set the amount of the loss. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraiser and the compensation of the umpire shall be paid equally by you and us.
- 6.** Your Duties After Loss. In case of a loss to which this insurance may apply, you shall see that the following duties are performed:
 - A.** Protection of Property – Protect the property from further loss and take all steps possible to minimize the loss. If expenses are incurred in doing so, they shall be borne by you and us proportionate to our respective interests.
 - B.** Notice of Loss – Report as soon as practicable in writing to us or our authorized representative any loss or damage which may become a claim under this endorsement.
 - C.** Proof of Loss – At our request, file with us, or our authorized representative, a detailed proof of loss signed and sworn to by you setting forth to the best of your knowledge and belief the facts of the loss and the amount thereof within 90 days after discovery of the loss.
- 7.** Examination Under Oath. You agree:
 - A.** to be examined under oath;
 - B.** that employees, members of your household or other will be produced for examination under oath to the extent that it is within your power to do so;
 - C.** to produce, if requested, the remains of the insured property; and
 - D.** to produce such records as we may need to verify the claim and its amount; and to permit copies of such records to be made if needed.

8. **Loss Payment.** Unless a claim has been paid by others, we will pay any loss covered under this endorsement within 60 days after we reach agreement with you, entry of a final judgment, or the filing of an appraisal award with us.
9. **Suit Against Us.** No action shall be brought unless there has been compliance with the endorsement provisions and the action is started within one year after the occurrence causing loss or damage.
10. **Claim Against Others.** In the event of loss, which we believe may be collectible from others we may pay in the form of a loan to be repaid out of any recoveries from others. You will cooperate in every way possible to assist in such recovery from others and we shall, at our expense, take over your rights against others to the extent of our payment.
11. **Insurance Not to Benefit Others.** No person or organization having custody of the property and to be paid for services shall benefit from this insurance.
12. **Other Insurance.** If at the time of loss or damage there is available any other insurance which would apply to the property in the absence of this endorsement, the insurance under this endorsement shall apply only as excess insurance over the other insurance.
13. **Changes in Endorsement.** No change in this endorsement may be made except by us in writing.
14. **Liberalization Clause.** If we adopt any revision which would broaden the coverage under this endorsement without additional premium within 60 days prior to or during the endorsement period, the broadened coverage will immediately apply to this endorsement.
15. **Estates.** We cover only such property of the nature described as was owned by the decedent at the time of demise or such property of the nature describes as may be acquired by the estate subsequent thereto, but only while the title to such property is vested, or remains in the decedent's estate, or until the original expiration date of this endorsement, whichever shall first occur.

Scheduled Personal Property (PAE-100)

Class	Article Description	Limit
Jewelry	LADIES ROLEX WATCH, MODEL #67193, SERIAL #9137588.	\$8,600.00
Jewelry	14 KT YG DIA ENGAGEMENT STYLE RING WITH 6 PRONG PLATINUM HEAD. THE RING CONTAINS 5 ROUND BRILLIANG WEIGH 0.49 CTS. TOTAL WGHT. THE CENTER 6 PRONG PLATINUM HEAD IS HOLD A ROUND BRILLIANT DIA WEIGHING 0.93CTS. E COLOR, SI2 CLARITY AS GRADED BY AGS DIAMOND.	\$10,000.00
Jewelry	14K ROSE GOLD, BLACK RHODIUM, AND DIAMOND PENDANT WITH 1.95 CTW DIAMONDS.	\$2,695.00
Jewelry	14K ROSE GOLD 1.2 MM SNAKE CHAIN, 16 LONG, WITH LOBSTER CLAW CLASP.	\$450.00
Jewelry	1 pair of 14k white gold & diamond huggie-style hoop earrings. Each earring features 7 round diamonds set into common prongs along the front of the hoop. The complete pair of earrings contains 0.42ct TW of diamonds. H color SI2 clarity. approx. 9/16 inch	\$1,585.00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULED PERSONAL PROPERTY ENDORSEMENT**SCHEDULE***

Class of Personal Property	Amount of Insurance	Premium
1. Jewelry , as scheduled below.	\$* 1,585.00	\$*
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled below.	\$ 0.00	\$
3. Cameras , projection machines, films and related articles of equipment, as listed below.	\$ 0.00	\$
4. Musical instruments and related articles of equipment, as listed below. You agree not to perform with these instruments for pay unless specifically provided under this policy.	\$ 0.00	\$
5. Silverware , silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.	\$ 0.00	\$
6. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.	\$ 0.00	\$
7.a. Fine Arts , as scheduled below. This premium is based on your statement that the property insured is located at the following address. at at	Total Fine Arts Amount \$ 0.00	\$
7.b. For an additional premium, paragraph 5.b. under C. Perils Insured Against is deleted only for the articles marked with a double asterisk (**) in the schedule below.	Amount of 7.b. only \$	\$
8. Postage Stamps	\$ 0.00	\$
9. Rare And Current Coins	\$ 0.00	\$

Article Or Property	Description	Amount Of Insurance

THE AMOUNTS SHOWN FOR EACH ITEM IN THIS SCHEDULE ARE LIMITED BY THE LOSS SETTLEMENT CONDITION IN PARAGRAPH F.2.

*Entries may be left blank if shown elsewhere in this policy for this coverage.

We cover the classes of personal property which are indicated in the Schedule above by an amount of insurance. This coverage is subject to the:

1. Definitions;
 2. Section I – Conditions; and
 3. Sections I and II – Conditions;
- in the policy and all provisions of this endorsement.

Any deductible stated in this policy does not apply to this coverage.

A. Newly Acquired Property – Jewelry, Furs, Cameras And Musical Instruments Only

1. We cover newly acquired property of a class of property already insured. The lesser of the following limits applies:
 - a. 25% of the amount of insurance for that class of property; or
 - b. \$10,000.
2. When you acquire new property you must:
 - a. Report these objects to us within 30 days; and
 - b. Pay the additional premium from the date acquired.

B. Newly Acquired Fine Arts

When Fine Arts are scheduled, we cover objects of art acquired during the policy period for their actual cash value. However, we will pay no more than 25% of the amount of insurance for fine arts scheduled. For coverage to apply for newly acquired fine arts you must:

1. Report these objects to us within 90 days; and
2. Pay the additional premium from the date acquired.

C. Perils Insured Against

We insure against risks of direct loss to property described only if that loss is a physical loss to property; however, we do not insure loss caused by any of the following:

1. Wear and tear, gradual deterioration or inherent vice.
2. Insects or vermin.
3. War, including the following and any consequence of any of the following:
 - a. Undeclared war, civil war, insurrection, rebellion or revolution;
 - b. Warlike act by a military force or military personnel; or
 - c. Destruction, seizure or use for a military purpose.Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
4. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of Section I – Conditions.
5. If Fine Arts are covered:
 - a. Repairing, restoration or retouching process;

- b. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage if caused by:

- (1) Fire or lightning;
- (2) Explosion, aircraft or collision;
- (3) Windstorm, earthquake or flood;
- (4) Malicious damage or theft;
- (5) Derailment or overturn of a conveyance.

We do not insure loss, from any cause, to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by this policy.

6. If Postage Stamps or Rare and Current Coins collections are covered:

- a. Fading, creasing, denting, scratching, tearing or thinning;
 - b. Transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - c. Being handled or worked on;
 - d. The disappearance of individual stamps, coins or other articles unless the item is:
 - (1) Described and scheduled with a specific amount of insurance; or
 - (2) Mounted in a volume and the page it is attached to is also lost; or
 - e. Shipping by mail other than registered mail.
- However, we do not insure loss, from any cause, to property in the custody of transportation companies or not part of a stamp or coin collection.

D. Territorial Limits

We cover the property described worldwide.

E. Special Provisions

1. Fine Arts: You agree that the covered property will be handled by competent packers.
2. Golfer's Equipment includes your other clothing while contained in a locker when you are playing golf. We cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker.

3. Postage Stamps includes the following owned by or in the custody or control of the "insured":
 - a. Due, envelope, official, revenue, match and medicine stamps;
 - b. Covers, locals, reprints, essays, proofs and other philatelic property; or
 - c. Books, pages and mounting of items in a. and b.
4. Rare and Current Coins includes the following owned by or in custody or control of the "insured":
 - a. Medals, paper money, bank notes;
 - b. Tokens of money and other numismatic property; or
 - c. Coin albums, containers, frames, cards and display cabinets in use with such collection.

F. Conditions

1. Loss Clause

The amount of insurance under this endorsement will not be reduced except for a total loss of a scheduled article. We will refund the unearned premium applicable to such article after the loss or you may apply it to the premium due for the replacement of the scheduled article.

2. Loss Settlement

Covered property losses are settled as follows:

a. Fine Arts

- (1) We will pay, for each article designated in the Schedule, the full amount shown in the Schedule which is agreed to be the value of that article or property. At our request, you will surrender that article or property to us if not lost or stolen.
- (2) If the scheduled article or property is a pair or set, or consists of several parts when complete, we will pay the full amount shown in the Schedule for that pair, set or complete article. At our request, you will surrender that article or property to us if not lost or stolen.
- (3) In the event lost or stolen property is recovered and we have paid you the full amount shown in the Schedule for that property, you will surrender that property to us.
- (4) We will, at your request, sell back to you, at a price you and we agree upon, any class of property or scheduled article you surrendered to us to comply with the terms in (1), (2) or (3) above.

b. POSTAGE STAMPS OR RARE AND CURRENT COIN COLLECTION

IN CASE OF LOSS TO ANY SCHEDULED ITEM, THE AMOUNT TO BE PAID WILL BE DETERMINED IN ACCORDANCE WITH PARAGRAPH 2.c. OTHER PROPERTY.

WHEN COINS OR STAMPS ARE COVERED ON A BLANKET BASIS, WE WILL PAY THE CASH MARKET VALUE AT TIME OF LOSS BUT NOT MORE THAN \$1,000 ON ANY UNSCHEDULED COIN COLLECTION NOR MORE THAN \$250 FOR ANY ONE STAMP, COIN OR INDIVIDUAL ARTICLE OR ANY ONE PAIR, STRIP, BLOCK, SERIES SHEET, COVER, FRAME OR CARD.

WE WILL NOT PAY A GREATER PROPORTION OF ANY LOSS ON BLANKET PROPERTY THAN THE AMOUNT INSURED ON BLANKET PROPERTY BEARS TO THE CASH MARKET VALUE AT TIME OF LOSS.

c. OTHER PROPERTY

- (1) THE VALUE OF THE PROPERTY INSURED IS NOT AGREED UPON BUT WILL BE ASCERTAINED AT THE TIME OF LOSS OR DAMAGE. WE WILL NOT PAY MORE THAN THE LEAST OF THE FOLLOWING AMOUNTS:
 - (a) THE ACTUAL CASH VALUE OF THE PROPERTY AT THE TIME OF LOSS OR DAMAGE;
 - (b) THE AMOUNT FOR WHICH THE PROPERTY COULD REASONABLY BE EXPECTED TO BE REPAIRED TO ITS CONDITION IMMEDIATELY PRIOR TO LOSS;
 - (c) THE AMOUNT FOR WHICH THE ARTICLE COULD REASONABLY BE EXPECTED TO BE REPLACED WITH ONE SUBSTANTIALLY IDENTICAL TO THE ARTICLE LOST OR DAMAGED; OR
 - (d) THE AMOUNT OF INSURANCE.

(2) THE ACTUAL CASH VALUE
CONDITION IN PARAGRAPH (1)(a)
ABOVE DOES NOT APPLY IF, AT THE
TIME OF LOSS, COVERAGE C -
PERSONAL PROPERTY COVERED IN
THE POLICY TO WHICH THIS
ENDORSEMENT IS ATTACHED IS
SUBJECT TO REPLACEMENT COST
LOSS SETTLEMENT.

3. PAIR, SET OR PARTS OTHER THAN FINE
ARTS

a. LOSS TO A PAIR OR SET

IN CASE OF A LOSS TO A PAIR OR SET
WE MAY ELECT TO:

(1) REPAIR OR REPLACE ANY PART TO
RESTORE THE PAIR OR SET TO ITS
VALUE BEFORE THE LOSS; OR

(2) PAY THE DIFFERENCE BETWEEN
ACTUAL CASH VALUE OF THE
PROPERTY BEFORE AND AFTER
THE LOSS.

b. PARTS

IN CASE OF A LOSS TO ANY PART OF
COVERED PROPERTY, CONSISTING OF
SEVERAL PARTS WHEN COMPLETE,
WE WILL PAY FOR THE VALUE OF THE
PART LOST OR DAMAGED.

Scheduled Personal Property (HO 04 61)		
Class	Article Description	Limit

IMPORTANT NOTICE ABOUT YOUR INSURANCE POLICY AND YOUR LOSS HISTORY INFORMATION

We want to thank you for your decision to purchase insurance coverage through The Philadelphia Contributionship. Being the oldest successful property and casualty insurance company in the United States, we have built a legacy of providing affordable coverage along with the strong financial security our customers rely on.

Many factors go into determining eligibility for coverage and your policy premium, including the use of information from your loss history report, and other consumer reports. Your policy premium was calculated using the lowest rate for which you qualified based on many factors, including a loss history report obtained from A-PLUS™. However, you may not be receiving our most discounted rate, based in whole or in part on the information supplied to us by ISO's Coverage Verifier Database.

A-PLUS™ did not determine your policy premium, and as such cannot explain or change any underwriting or pricing decision that was made. If you have reason to believe there may be an error on your report, you have a right to receive a free copy from ISO, provided you make a written request for the report within 60 days of the receipt of this notice. The request should be sent to the ISO address shown below.

ISO Consumer Inquiry Center Verisk, Analytics
1000 Bishops Gate Blvd., Suite 300
P. O. Box 5404
Mt. Laurel, NJ 08054-5404

You have the right to dispute any inaccurate information contained in the consumer report directly with ISO. If, after reinvestigation, such information is found to be inaccurate or unverifiable, the information must be deleted promptly from your records. You can then contact us directly or through your independent insurance agent to inform us of any correction.



The Philadelphia Contributionship

PRIVACY NOTICE

The Philadelphia Contributionship has been meeting the insurance needs of our customers since 1752. We have a long history of respect for and commitment to the privacy of our customers. In order to provide products and services that respond to your needs, we collect certain personal information about you and members of your household. We want you to understand what information we collect about you and how we use that information. We obtain and use this information only in accordance with Federal and state law.

Information We Collect

We collect the following categories of personal information about you and members of your household.

- Information from you directly or through an agent or broker, including information from applications, worksheets, questionnaires, claim forms, other documents, correspondence, telephone contacts and electronic communications. For example, this includes information such as your name, address, date of birth, social security number, occupation, telephone number, driver's license number and sometimes, your health history and condition.
- Information from third parties, including but not limited to credit reports, motor vehicle records, accident/violation history, credit reports, claims history and market value comparisons.
- Information from property inspectors retained by us. For example, this includes information about your home, its location, condition, value and it may include photographs.
- Information about your transactions with us. For example, your policy(ies), coverage, premiums, claims history and payment history.
- Information from visitors to our web sites. For example, information provided from you through on-line forms and information requests or online information collecting devices known as "cookies". We do not use "cookies" to retrieve information from a visitor's computer that was not originally sent in a "cookie".

Use of Information

The information that we collect helps us to identify who you are, manage our relationship with you, develop or offer products and services that meet your needs, provide you with accurate rates and provide superior customer service.

Disclosure of Information

We do not disclose personal information about you to anyone unless permitted by law. We are permitted by law to provide information to:

- A third party that performs services for us, such as claims investigations, medical examinations, inspections, and other services in support of your policy;
- Our affiliated companies and reinsurers; Insurance regulators and reporting agencies;
- Consumer reporting agencies to obtain loss history information, motor vehicle reports, or credit report information where permitted by law;
- Law enforcement agencies or other government authorities to report suspected illegal activities; A person or organization conducting insurance actuarial, or research studies;
- As otherwise permitted by law.

Security Procedures

We maintain physical, electronic and procedural safeguards to protect the confidentiality of nonpublic personal information about our customers against: unauthorized access or disclosure; and accidental loss, alteration, or destruction. We restrict access to nonpublic personal information about our customers to those employees who need to know that information to provide products and services to our customers.

Information of Former Customers

Our privacy policy also applies to former customers.

Changes in Privacy Policy

We may choose to modify our policy at any time. We will send out customers of any updated policies at least annually.

The Philadelphia Contributionship Companies

The Philadelphia Contributionship Companies on whose behalf this notice is being given are:
The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, Inc.
The Philadelphia Contributionship Insurance Company
Germantown Insurance Company
Franklin Agency, Inc.



**The Philadelphia
Contributionship**

212 South 4th Street, Philadelphia, PA 19106
P 888.627.1752 F 215.627.5354
1752.com

THIRD-PARTY NOTIFICATION

The Philadelphia Contributionship offers policyholders at least 62 years of age or older the option to designate a third-party to receive copies of any Cancellation, Non-Renewal or Conditional Renewal Notices pertaining to their insurance. Please note that bills will not be sent to the third party designated below.

If you are at least 62 years of age and elect to designate a third party recipient, please provide the information below and return it through one of the following methods:

- Email: cs@1752.com
- Mail: The Philadelphia Contributionship, PO BOX 100, Philadelphia, PA 19105
- Fax to: 1-215-627-1277

Your Policy Number: _____ Today's Date: _____

Your Name: _____

Third-Party Designee

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Email: _____

Your Signature: _____

Third-Party Signature: _____

Third-Party Name (please print): _____