

Alan Ettenberg
2116 Morning Glory St
Simi Valley, CA 93065-3547

Alan Ettenberg
2116 Morning Glory St
Simi Valley, CA 93065-3547

Alan Ettenberg
2116 Morning Glory St
Simi Valley, CA 93065-3547



W 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



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

Value Added Endorsements

Contact your agent to add extra protection to your policy!



Service Line Coverage

The Philadelphia Contributionship is pleased to offer a new coverage option that provides protection from costly and unexpected losses caused by underground service lines.

This new endorsement extends coverage for damage to underground piping, wiring, valves, and other devices connecting a home to a service system.

**Homeowner and Dwelling Fire
Service Line Coverage is available at
limits of \$10,000 or
\$15,000, each with a \$500 deductible.**

Inland Flood Coverage

The Philadelphia Contributionship is the first insurance company to offer another way to insure against the peril of flood that even the NFIP policy form doesn't cover.

Coverages include: damage to personal property located in a basement, additional living expenses, and many more.

This endorsement is available in limits from \$5,000 to \$50,000, with a \$500 deductible. *Prices vary based on limit and geographical flood risk.



**The Philadelphia
Contributionship**

WWW.1752.COM | (888) 627-1752



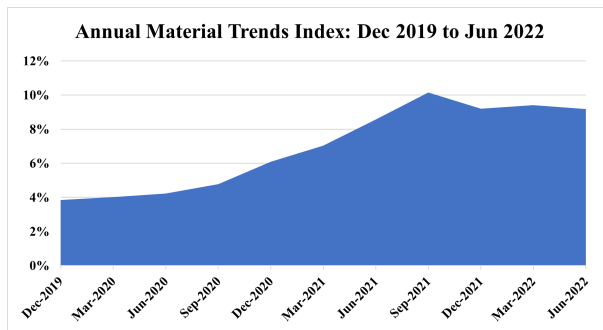
The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

The impact of inflation on the economy and supply chain disruptions are something we are all feeling in our daily lives. Home rebuilding costs in particular are rising faster than we've seen in decades. From lumber to labor, from shingles to sheetrock, as prices go up, the cost of rebuilding and repairing your home needs to be reflected in your insurance policy.

Your policy renewal included in this packet has been adjusted to reflect these rising reconstruction costs and to ensure that you have the appropriate coverage amount necessary to rebuild your home in the event of a catastrophic loss.

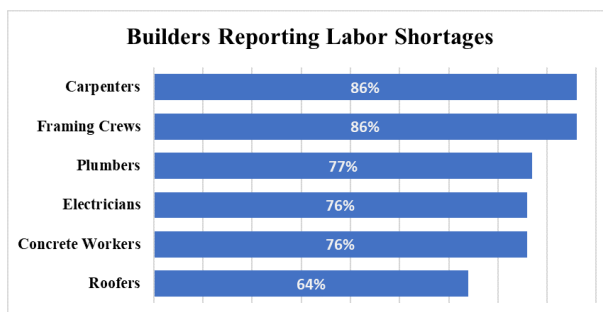
How does inflation and rising construction costs affect my insurance policy?



When the cost of building materials and the laborers needed to make repairs go up, you risk not having enough coverage to rebuild your home to its current condition. Rising costs for things like lumber, roofing material, and drywall could leave you underinsured. We've adjusted the coverage amount for your home to help keep pace with these current inflationary trends.

(Source: Verisk Residential Replacement Cost Index 2Q2022)

I've read that there are shortages of some materials, and even of workers to come make repairs. How does that affect me?



When materials and workers are scarce, it will take more time to complete the repairs that are necessary to rebuild or repair your home. As those delays have gotten longer, the costs for alternative living arrangements go up too. Our inflation adjustment of the coverage for your home will automatically provide you with more coverage for temporary housing as well.

(Source: Home Builders Institute June 2022 Labor Market Report)

What can I do to help manage my insurance costs?

- If you have questions about the cost of your insurance and the amount of coverage provided by your TPC policy, the best resource is your independent insurance agent. A few minutes can go a long way to ease any worries about your coverage limits and the costs associated with properly protecting your home.
- Are you receiving all of the discounts that are available to you? Did you know that you can get a discount if your automobile coverage is written by the same agent as your home policy, even though it's not written by TPC? We've taken bundling to a whole new level! Why not talk to your agent about your auto coverage to make sure you qualify for a TPC discount? We also have a host of discounts for things like smoke detectors, deductibles, and even one for paperless policy delivery. Your agent is well versed on all of our discounts, so be sure to ask them to help maximize your savings by having the right coverage at the best available cost.



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

Dwelling Policy

The Philadelphia Contributionship Insurance Company

Insured

Alan Ettenberg

Policy Number: DP00153658

Customer Number: 285771

Form: DP 00 03

Risk/Property Address

29 Amboy Ave

Roebling, NJ 08554-1101

Policy Period

Effective Date: 10/24/2023

Expiration Date: 10/24/2024

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

(609) 587-1600

Mailing Address

2116 Morning Glory St

Simi Valley, CA 93065-3547

Transaction Type: RENEWAL

Roof Pitch Changed From Peaked to Flat

Roof Type Changed From Composition to Other

Coverage A - Dwelling Limit changed from \$237,000 to \$259,000

Coverage B - Other Structures Limit changed from \$23,700 to \$25,900

Coverage D - Fair Rental Value Limit changed from \$47,400 to \$51,800

Coverage E - Additional Living Expense Limit changed from \$47,400 to \$51,800

Coverage Information

Loss Settlement: Replacement Cost

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

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I		
Coverage A - Dwelling	\$259,000	\$979.61
Coverage B - Other Structures	\$25,900	Included
Coverage C - Personal Property	\$0	Included
Coverage D - Fair Rental Value	\$51,800	Included
Coverage E - Additional Living Expense	\$51,800	Included
SECTION II		
Coverage L - Personal Liability	\$300,000	\$172.24



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

Dwelling Policy

The Philadelphia Contributionship Insurance Company

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Coverage M - Medical Payment to Others	\$3,000	\$5.15
DISCOUNTS AND CREDITS		
Loss Free Credit		
OTHER COVERAGES AND ENDORSEMENTS		
New Jersey Workers Compensation and Employers Liability Coverage for Residence Employees	\$100,000	\$1.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage		Included
TOTAL POLICY PREMIUM		\$1,158.00
PERSONAL LINES INSURANCE GUARANTEE ASSOCIATION		\$6.00
TOTAL POLICY PREMIUM		\$1,164.00
<i>Any returned or additional premium of \$3 or less may be waived</i>		

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

You have coverage for losses insured under Coverage D & E, up to the limits shown in these declarations. However, in no event will the combined payments for these two coverages exceed 20% of the value shown for Coverage A in these declarations. Coverages D & E are limited in that regard, with the exception of additional coverage purchased.

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

DL2401 (12/02), DL2416 (12/02), DL2431 (08/04), DL2471A (12/02), DL2489 (07/21), DL2529 (05/08), DLC102 (04/11), DLC103 (11/11), DLC104 (07/11), DP0003 (12/02), DP0129 (08/07), DP0422A (12/02), DP0538 (07/21), DP1610 (01/09), DPC101 (09/10), DPC129 (07/23), DPL001 (09/09), FEF (01/05), PHN120 (01/12), PHN121 (01/12), PHN155 (03/15), PHN160 (12/15), PHN185 (12/22), PHN187 (06/23), PRIVACY (08/22), TPC101 (05/11), TPC102 (11/11), TPC105 (12/22), TPN (03/00),

Policy Information

Construction Type: Masonry

Occupancy: Tenant-occupied

Number of Units: 1

Construction Year: 1907

Protection Class: 5

Bill Type: Direct Bill Full Pay Renewal

Mortgagee One

Mortgagee Two

Mortgagee Three

Wells Fargo Bank, N.A.
Its Successors and/or Assigns
PO BOX 8546
Springfield, OH 45501-8546
Loan# 771998



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

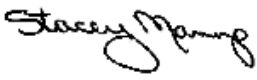
Dwelling Policy

The Philadelphia Contributionship Insurance Company

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.

ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES

With over 260 years of experience insuring homes and personal property, we are proud to call you our customer. On behalf of our founder, Benjamin Franklin, thank you for selecting our historic company.

COUNTERSIGNED 
(Authorized Representative)

DATED 09/11/2023

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



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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY VACANT HOUSE DEDUCTIBLE

DEDUCTIBLE

The following condition is added to your policy:

Vacant House Deductible. In addition to the deductible shown on your policy declarations, a 5% vacant house deductible applies to any occurrence if the residence premises has been substantially empty of furnishings and contents for more than 30 consecutive days at the time of a covered loss, and you did not notify us that it would be vacant. The dollar amount of the deductible is calculated as 5% of the Coverage A amount shown on the policy declarations at the time of loss. The Vacant House Deductible applies to any property insured under this policy. If there is a conflict between the Vacant House Deductible and any other deductible provision provided by this policy, the largest of the deductible amounts will apply.

All other coverage limitations and exclusions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDAMAGED SIDING AND ROOFING MATERIALS EXCLUSION

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added:

"Exterior surfacing" means the material(s) used to surface the exterior of a building to protect against exposure to the elements. "Exterior surfacing" includes but is not limited to:

- a. "Roof surfacing";
- b. Siding;
- c. Doors; and
- d. Windows.

"Roof surfacing" means the:

- a. Shingles or tiles;
- b. Cladding;
- c. Metal or synthetic sheeting or similar materials covering the roof; and
- d. Roof flashing.

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

GENERAL EXCLUSIONS

The following exclusion is added:

10. Undamaged Siding and Roofing Materials

We do not insure:

1. Costs to replace undamaged "Exterior Surfacing" or "Roof Surfacing" due to color mismatch because of weathering, fading, oxidizing, or wear and tear between any existing undamaged "Exterior surfacing" or "Roof surfacing" on the dwelling or additional structures and new materials used to repair or replace damaged "Exterior surfacing" or "Roof surfacing"
2. Costs to replace undamaged "Exterior Surfacing" or "Roof Surfacing" due to any mismatch because materials are unavailable, obsolete, or discontinued, between any existing undamaged "Exterior surfacing" or "Roof surfacing" on the dwelling or additional structures and new materials used to repair or replace any damaged "Exterior surfacing" or "Roof surfacing" on the dwelling or additional structures.

All other provisions of this Policy apply.

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 dwelling fire policies that have incurred one or more incurred losses in a three -year consecutive period. The surcharge applies to the total policy premium and is applied as follows:

<u>Number of Claims</u>	<u>Dwelling Fire Loss Surcharge</u>
1	7.5%
2	25%
3	50%
4	75%
Each Additional	+25%

Additional charges may apply.

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 or not 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.

IMPORTANT POLICYHOLDER NOTICE

UNDAMAGED SIDING AND ROOFING MATERIALS EXCLUSION

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.

Please be aware that the Company does not cover costs to replace the undamaged portions of your siding or roofing to match siding or roofing that is being replaced as a result of a claim. If you would like to obtain this coverage for your property, it is available by endorsement for an additional premium. Please contact your independent insurance agent if you are interested in this coverage or if you have any questions.

IMPORTANT POLICYHOLDER NOTICE

POLLUTION EXCLUSION

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 SHALL PREVAIL.

The Philadelphia Contributionship has filed and received approval for an exclusion that applies to your policy with regard to pollution. The Company no longer covers claims for losses under Section II - Liability cause by pollution, as described in the attached Pollution Exclusion. A list of items considered to be pollutants are included in the endorsement. If you have any concerns about obtaining pollution coverage for your property, please contact your independent insurance agent.

IMPORTANT POLICYHOLDER NOTICE

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE ENDORSEMENT

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.

The Philadelphia Contributionship has filed and received approval for an endorsement that applies to all policies that potentially limit the amount of coverage for Fungi, Wet or Dry Rot, or Bacteria. Your policy now contains a limit on the amount of coverage available to pay claims caused by these substances. The policy limit is indicated on your policy's declarations page.

The endorsement also adds additional coverage in certain cases, depending on the source of the Fungi, Wet or Dry Rot, or Bacteria. The additional coverage and revised policy exclusions are contained in the endorsement. If you have any concerns about coverage for Fungi, Wet or Dry Rot, or Bacteria with regard to your property, please contact your independent insurance agent.

NEW JERSEY EARTHQUAKE INSURANCE AVAILABILITY NOTICE

All insureds and applicants are cautioned that homeowners/commercial fire and extended coverage insurance policies do not provide coverage for earthquake damage.

The definition of an *earthquake*:

- is a shaking or trembling of the earth that is geologic or tectonic in nature;
- includes shock waves or tremors before, during or after a volcanic eruption; and
- can also include after-shocks that occur within a seventy-two hour period following an *earthquake*.

A typical homeowners or commercial fire and extended coverage insurance policy:

- **does not** cover the cost to replace or repair your damaged dwelling, premises or structures, such as garages, resulting from an *earthquake*;
- **does not** cover the cost to replace or repair the contents of your home or business if the damages result from an *earthquake*; and
- **does not** pay for any additional living or business expenses if your property is badly damaged or destroyed by an *earthquake*.

Earthquake insurance is available through an endorsement to your policy for an additional premium. The decision to purchase earthquake insurance is one that should be carefully considered based on individual circumstances.

Please contact your agent if you have any questions or want additional information on how you can obtain *earthquake* insurance.

This notice is a general description of coverage and does not change, modify or invalidate any of the provisions, terms or conditions of your policy or endorsements.

FLOOD DAMAGE COVERAGE NOTICE

Homeowners and Dwelling Fire insurance policies do not cover property damage from flood.

Flood means the general condition of flooding typically caused by the overflow of any body of water above normal, cyclical levels, including storm surges, wave wash, tidal waves and mudslides.

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

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

NJ Policy Coverage Summary - Dwelling/Fire Insurance

THIS SUMMARY HIGHLIGHTS THE NOTABLE COVERAGES AND EXCLUSIONS ASSOCIATED WITH YOUR DWELLING FIRE INSURANCE POLICY AND IS ONLY PROVIDED AS GUIDANCE IN HELPING YOU UNDERSTAND YOUR POLICY. THIS SUMMARY DOES NOT ALTER YOUR COVERAGE IN ANY WAY. YOUR INSURANCE POLICY IS A CONTRACT THAT GOVERNS YOUR LEGAL RIGHTS. PLEASE CONTACT YOUR AGENT IF YOU HAVE ANY QUESTIONS. REFER TO YOUR DECLARATIONS PAGE FOR INFORMATION ON DEDUCTIBLES AND THE SPECIFIC LIMITS OF YOUR POLICY FOR EACH OF THE INCLUDED COVERAGES.

REFER TO THE APPLICABLE POLICY PROVISIONS FOR OTHER INFORMATION SPECIFIC TO THESE COVERAGES, AND ON ANY ADDED COVERAGES OR EXCLUSIONS IN YOUR POLICY. FOR ADDITIONAL GUIDANCE AND INFORMATION, SEE THE "INSURING YOUR HOME" GUIDE ON THE N.J. DEPT. OF BANKING AND INSURANCE WEBSITE http://www.state.nj.us/dobi/division_consumers/pdf/insuringyourhome.pdf

Dwelling fire policies in New Jersey include the following coverage:

-- **Dwelling (Coverage A)** pays if your house is damaged or destroyed by a covered loss.

Dwelling fire policies in New Jersey may also include the following common coverages if purchased:

- **Other structures (Coverage B)** pays if structures that are not attached to your house, such as detached garages, storage sheds, and fences are damaged or destroyed by a covered loss.
- **Personal property (Coverage C)** pays if the items in your house (such as furniture, clothing, and appliances) are damaged, stolen, or destroyed by a covered loss. It does not cover a renter's personal property.
- **Fair rental value (Coverage D)** pays your loss of rental income if your tenant must temporarily move because of damage to your house by a covered loss.
- **Additional living expense (Coverage E)** pays your additional living expenses (costs over the normal amount for housing, food, and other essential expenses) if you must temporarily move because damage to your house from a covered loss renders it uninhabitable.
- **Personal liability (Coverage L)** pays to defend you in court against certain lawsuits and provides coverage if you are found legally responsible for someone else's injury or property damage.

Policy Features:

- Companies may exclude coverage for certain losses. Even the most comprehensive policy will exclude certain types of damage.
- All policies include an all-peril deductible. The deductible is the portion for which you are responsible on a covered property loss.
- Some policies may include a mandatory hurricane deductible.
- Companies may offer optional coverages that include oil tank liability, coverage for water back up and sump pump overflow, and ordinance or law coverage.

Your (DP 00 03) Policy Covers Losses Caused by:

- | |
|---|
| - Fire and lightning, explosion |
| - Sudden and accidental damage by smoke |
| - Damage by burglar |
| - Vandalism and malicious mischief |
| - Aircraft and vehicles |
| - Windstorm or hail |
| - Riot or civil commotion |
| - Sudden and accidental water damage |
| - Weight of ice, snow or sleet |

Your (DP 00 03) policy Does Not Cover Losses Caused by:

- | |
|---|
| - Flooding including tidal surge (Note: Flood insurance may be available through the National Flood Insurance Program (www.floodsmart.gov)) |
| - Earthquakes or earth movement or sinkholes |
| - Termites, insects, rats, mice, birds or other vermin |
| - Freezing pipes (unless water was shut off or building was heated) |
| - Certain losses if your house is vacant for more than 60 days |
| - Wear and tear, rotting, maintenance and pollution |
| - Wind or hail damage to trees and shrubs |
| - Mold, unless it is as a result of a covered loss (for example, mold damage due to flood would not be covered) |
| - Water damage resulting from continuous and repeated seepage |
| - Liability which results from the ownership or use of an automobile or aircraft, watercraft or incidental motor vehicles |
| - Intentional acts caused by you or a resident of your home |
| - War or Nuclear Hazard |
| - Home Day Care Business |
| - Damage from pollutants or fuel leakage/discharge |
| - Injuries due to Lead |
| - Water backup of sewers or drains & sump overflow |

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.

CREDIT INFORMATION DISCLOSURE NOTICE NEW JERSEY

The Philadelphia Contributionship uses an insurance score in addition to traditional factors such as the amount of insurance, loss history, and the property's rating territory to determine your premium. An insurance score is developed from a mathematical model that weighs and measures credit information such as payment history, the number of collections, bankruptcies, outstanding debt, length of credit history, types of credit in use, and the number of new applications for credit. These factors identify credit management patterns that have proven to correlate with the probability of having a future insurance loss.

Generally speaking, the higher your score, the lower your premium. Most policyholders receive a more favorable premium because of their score. If the rate you received was adversely affected by your score, will receive a separate letter in accordance with the Fair Credit Reporting Act. The insurance score is NOT the sole factor in determining the cost of your policy, but is used in combination with the traditional factors to provide you with the best premium for which you qualify.

Extraordinary Life Event

You may request reconsideration of an insurance score because of the direct influence of an extraordinary life event on your credit information. An extraordinary life event may include, but is not limited to: catastrophic illness or injury; death of a spouse, child, or parent; temporary loss of employment; military deployment overseas; divorce; or identity theft.

Please contact your agent for more information on your right to appeal.



**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): _____