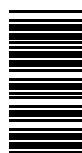


Elizabeth Luciano
105 Kingwood Ln
Levittown, PA 19055-2424

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PA



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

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.

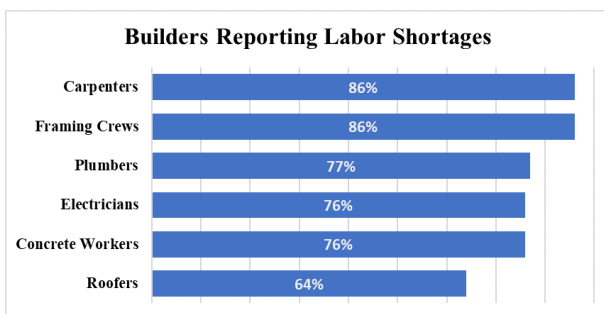
How does inflation and rising construction costs affect my insurance policy?



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 Homeowners Policy The Philadelphia Contributionship Insurance Company

Insured

Elizabeth Luciano

Policy Number: HO00065211

Customer Number: 112779

Form: HO 00 03

Risk/Property Address

105 Kingwood Ln

Levittown, PA 19055-2424

Policy Period

Effective Date: 10/28/2023

Expiration Date: 10/28/2024

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

105 Kingwood Ln

Levittown, PA 19055-2424

Transaction Type: OFFER TO RENEW

Coverage A - Dwelling Limit changed from \$509,000 to \$555,000

Coverage B - Other Structures Limit changed from \$50,900 to \$55,500

Coverage C - Personal Property Limit changed from \$356,300 to \$388,500

Coverage D - Loss of Use Limit changed from \$152,700 to \$166,500

Coverage Information

Loss Settlement: Replacement Cost

SECTION I DEDUCTIBLE All peril losses are subject to a deductible of \$250

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I		
Coverage A - Dwelling	\$555,000	\$3,062.62
Coverage B - Other Structures	\$55,500	Included
Coverage C - Personal Property	\$388,500	Included
Coverage D - Loss of Use	\$166,500	Included
SECTION II		
Coverage E - Personal Liability	\$500,000	\$20.44
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 10 50 - Higher Value Coverage A		\$208.16



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

Homeowners Policy

The Philadelphia Contributionship Insurance Company

COVERAGES	LIMIT OF LIABILITY	PREMIUM
HO 23 63 - Personal Property Replacement Cost		\$468.76
Service Line	\$10,000	\$81.02
TOTAL POLICY PREMIUM		\$3,841.00
<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.*

A1000A (06/97), FE (01/05), HO0003 (05/01), HO0137 (06/07), HO0416 (10/00), HO0496 (10/00), HO1050 (09/01), HO1610 (01/09), HO2363 (05/01), HOC113 (06/16), IL0910 (12/03), 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: 1955

Protection Class: 4

Bill Type: PA Mortgagee Direct Bill Full Pay Renewal

Mortgagee One

Quicken Loans LLC ISAOA
PO BOX 202070
Florence, SC 29502-2070
Loan# 3478374163

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 09/13/2023

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.

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): _____