

Joyce Bigley
819 N Lafayette Ave
Yardley, PA 19067-2035

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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



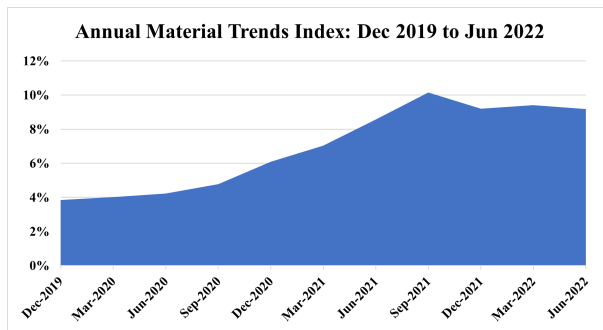
The Philadelphia Contributionship

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.

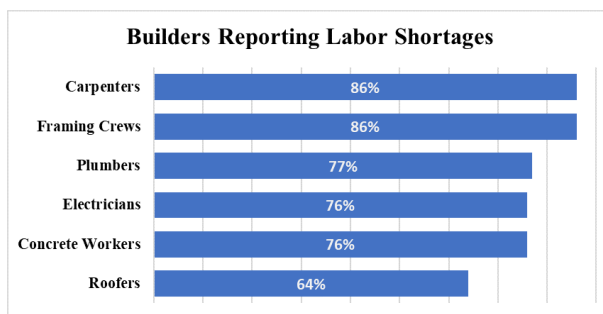
How does inflation and rising construction costs affect my insurance policy?



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

Joyce Bigley

Policy Number: DP00063088

Customer Number: 96281

Form: DP 00 03

Risk/Property Address

1793 Yardley Langhorne Rd

Yardley, PA 19067-5506

Policy Period

Effective Date: 10/16/2023

Expiration Date: 10/16/2024

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

819 N Lafayette Ave

Yardley, PA 19067-2035

Transaction Type: RENEWAL

Coverage A - Dwelling Limit changed from \$389,000 to \$425,000

Coverage B - Other Structures Limit changed from \$38,900 to \$42,500

Coverage D - Fair Rental Value Limit changed from \$77,800 to \$85,000

Coverage E - Additional Living Expense Limit changed from \$77,800 to \$85,000

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	\$425,000	\$759.76
Coverage B - Other Structures	\$42,500	Included
Coverage C - Personal Property	\$0	Included
Coverage D - Fair Rental Value	\$85,000	Included
Coverage E - Additional Living Expense	\$85,000	Included
SECTION II		
Coverage L - Personal Liability	\$500,000	\$99.61
Coverage M - Medical Payment to Others	\$5,000	\$7.39
DISCOUNTS AND CREDITS		
DP 04 70 - Premises Alarm	2%	
Homeowner Companion Discount		



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

Dwelling Policy

The Philadelphia Contributionship Insurance Company

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Loss Free Credit		
OTHER COVERAGES AND ENDORSEMENTS		
DPC 102 - Water Back-Up And Sump Discharge or Overflow	\$5,000	\$50.00
Service Line	\$10,000	\$86.24
TOTAL POLICY PREMIUM		\$1,003.00
<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 (07/88), DL2416 (07/88), DL2471 (12/02), DL2489 (07/21), DL2537 (05/99), DLC101 (04/11), DLC102 (04/11), DLC103 (11/11), DLC104 (07/11), DP0003 (12/02), DP0137 (06/07), DP0204 (12/03), DP0422 (12/02), DP0470 (12/02), DP0538 (07/21), DP1610 (01/09), DPC102 (11/10), DPC103 (11/10), DPC104 (11/10), DPC114A (05/19), DPC129 (07/23), FEF (01/05), IL0910 (12/03), PHN162 (12/15), PHN176 (05/19), PHN185 (12/22), PHN187 (07/23), PRIVACY (08/22), SFP1 (09/86), TPC101 (05/11), TPC105 (12/22), TPN (03/00),

Policy Information

Construction Type: Frame

Occupancy: Tenant-occupied

Number of Units: 2

Construction Year: 1954

Protection Class: 4

Bill Type: Automated Statement Bill Monthly Pay

Mortgagee One

Penn Community Bank
PO BOX 4326
Carmel, IN 46082-4326
Loan# 120184010

Mortgagee Two

Fidelity Savings & Loan
Association
PO BOX 605
Bristol, PA 19007-0605
Loan# 1016102689

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.



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE

Dwelling Policy

The Philadelphia Contributionship Insurance Company

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 MATERIAL FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULANT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

PUBLIC ACT 165 PENNSYLVANIA LAWS EFFECTIVE FEBRUARY 26, 1995.

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 09/01/2023

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 IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY

**CAP ON LOSSES FROM CERTIFIED ACTS OF
TERRORISM; DISCLOSURE PURSUANT TO
TERRORISM RISK INSURANCE ACT**

SCHEDULE

SCHEDULE - PART I	
Terrorism Premium (Certified Acts): <p align="center">\$0</p> Additional information, if any, concerning the terrorism premium : 	
SCHEDULE - PART II	
Federal share of terrorism losses (Refer to Paragraph C. in this endorsement)	80 %
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Cap On Losses From Certified Acts Of Terrorism

If:

1. Aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year; and
 2. We have met our insurer deductible under the Terrorism Risk Insurance Act;
- we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The federal Terrorism Risk Insurance Act includes the following criteria in a "certified act of terrorism"

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act:
 - a. Is violent or dangerous to:
 - (1) Human life;

- (2) Property; or
 - (3) Infrastructure; and
- b. Is committed by an individual or individuals; and
- c. Is part of an effort:
 - (1) To coerce the civilian population of the United States; or
 - (2) To influence the policy or affect the conduct of the United States Government by coercion.

B. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, which can be attributed to coverage for terrorist acts certified under that Act. The portion of your premium which can be attributed to such coverage is shown in the Schedule of this endorsement or the Declarations.

C. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

D. Cap On Insurer Participation In Payment of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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.

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CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM; DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

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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	12.5%
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.

POLICYHOLDER NOTICE

You should be aware that your policy includes a special Vacant House Deductible, which applies if a loss occurs when the insured location has been vacant for more than 30 days, and you did not let us know it would be vacant in advance. A vacant house is one that is substantially empty of furnishings and contents. Vacant homes are particularly susceptible to loss caused by fire, malicious mischief, and vandalism.

If the insured location is not vacant, the standard deductible shown on the policy's declarations page will apply.

As always, there are several ways you can contact The Philadelphia Contributionship to inform us of any change to your policy, including advising us of a pending vacancy. You can let us know by contacting your independent insurance agent, whose phone number is included on your policy declarations page. Your agent will let us know on your behalf. You can also call us directly at 1-888-627-1752 if you wish.

The amount of the Vacant House Deductible is 5% of the Coverage A value as shown on your policy's declarations page. The following is an example of how to calculate the amount of the deductible should it ever apply. In the example, we have assumed a sample \$200,000 policy and a \$50,000 loss amount for demonstration purposes. Your policy's actual Coverage A amount can be found on your declarations page.

Coverage A amount from the Declarations Page:	\$200,000
<u>times Vacant House Deductible percentage:</u>	<u>x .05</u>
Vacant House Deductible, in dollars:	\$10,000
 Covered Loss Amount:	 \$50,000
 Amount You Pay:	 \$10,000
 Amount We Pay:	 \$40,000

This policyholder notice does not expand or remove coverage. In the event there is a conflict between the language in this notice and that of your policy, the terms of the policy shall apply.

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**

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): _____