

Theresa C. Wallace
11 Pheasant Dr
Ringoes, NJ 08551-1117

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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



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

DECLARATIONS PAGE Personal Umbrella Policy The Philadelphia Contributionship Insurance Company

Insured

Theresa C. Wallace

Policy Number: UM00159194

Customer Number: 291868

Form: DL 98 01

Risk/Property Address

11 Pheasant Dr

Ringoes, NJ 08551-1117

Policy Period

Effective Date: 10/27/2023

Expiration Date: 10/27/2024

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. - 0279

2277 Route 33, Ste 404

Hamilton Square, NJ 08690

(215) 493-1996

Mailing Address

11 Pheasant Dr

Ringoes, NJ 08551-1117

Transaction Type: RENEWAL

LIMIT OF LIABILITY - EACH OCCURRENCE: \$1,000,000

Retention of \$250

Underlying Watercraft Policy Number Changed from B5JU39482 to 958352444

Underlying Watercraft CSL Changed from 300000 to 500000

Coverage Information

Form No.	Edition Date	Description
DL 98 01	02/15	Personal Umbrella Liability Policy
DL 98 17	02/15	Fungi Exclusion
DL 99 54	03/18	Unmanned Aircraft Exclusion
DL 99 53	03/18	Personal Umbrella Home-Sharing Host Activities Amendatory Endorsement
DL 98 54	05/23	Amendment of Policy Provisions - New Jersey
DL 98 12	02/15	Auto Liability Following Form Endorsement
DL 99 12	10/15	Public Or Livery Exclusion
PRIVACY	06/17	Privacy Notice
TPN	03/00	Third Party Notification
PHN 181	04/20	Home-Sharing Host Activities
PHN 180	04/20	Exclusion - Unmanned Aircraft
PHN 178	04/20	Fungi, Wet or Dry Rot or Bacteria Coverage
PHN 179	04/20	Public or Livery Conveyance Exclusion



Coverage Information (continued)

Form No.	Edition Date	Description
PHN 186	05/23	Policyholder Notice - Auto Following Form Endorsement
		POLICY PREMIUM: \$336.00
		PERSONAL LINES INSURANCE GUARANTEE ASSOCIATION: \$2.00
		TOTAL POLICY PREMIUM: \$338.00

Schedule of Underlying Insurance

Policy Type / Company	Policy Number	Policy Period	Limit of Liability
Personal Liability			
TPC	HO00156656	11/04/2019 - 11/03/2020	Each Occurrence \$500,000
Automobile Liability			
Travelers	9863566701051	10/01/2020 - 10/01/2021	Per Person \$500,000 Per Accident \$500,000 Property Damage \$100,000
Recreational Liability			
Watercraft Liability			
Progressive	958352444	06/28/2023 - 06/27/2024	Each Occurrence \$500,000

Schedule of Exposures

Real Estate Owned, Leased or Occupied
11 Pheasant Dr Ringoes, NJ 08551-1117
Automobiles Owned Leased or Furnished
2013 Mini Cooper 2016 Honda Accord 2014 Chevrolet Traverse 2 2018 Mini Cooper
Recreational Vehicles Owned
Watercraft Owned or Leased
2004 Sea Ray Weekender

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
Personal Umbrella Policy
The Philadelphia Contributionship Insurance Company

Coverage Information (continued)

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 09/12/2023

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY EXCLUSION – FUNGI, WET OR DRY ROT, OR BACTERIA ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

I. Definitions

The following definition is added:

"Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

However, this does not include any fungi that are, are on, or are contained in, a good or product intended for consumption.

II. Exclusions

The following exclusion is added:

The coverages provided by this Policy do not apply to "bodily injury", "personal injury" or "property damage" arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY EXCLUSION – UNMANNED AIRCRAFT

Definitions

Paragraph **I.D.** is replaced by the following:

D. "Hovercraft Liability", "Recreational Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in **2.** below, mean the following:

- 1.** Liability for "bodily injury" or "property damage" arising out of:
 - a.** The ownership of such vehicle or craft by an "insured";
 - b.** The maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;
 - c.** The entrustment of such vehicle or craft by an "insured" to any person;
 - d.** The failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or
 - e.** Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.
- 2.** For the purpose of this definition:
 - a.** Hovercraft means a self-propelled motorized ground-effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
 - b.** Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor; and
 - c.** Recreational Motor Vehicle means a "recreational motor vehicle" as defined in Paragraph **N.**

The following is added to **I. Definitions**:

"Aircraft Liability", subject to the provisions in **2.** below, means the following:

- 1.** Liability for "bodily injury", "property damage" and "personal injury" arising out of:
 - a.** The ownership of such aircraft by an "insured";
 - b.** The maintenance, occupancy, operation, use, loading or unloading of such aircraft by any person;
 - c.** The entrustment of such aircraft by an "insured" to any person;
 - d.** The failure to supervise or negligent supervision of any person involving such aircraft by an "insured"; or
 - e.** Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such aircraft.
- 2.** For the purpose of this definition, aircraft means any contrivance used or designed for flight, including but not limited to unmanned aircraft, whether or not model or hobby.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA HOME-SHARING HOST ACTIVITIES AMENDATORY ENDORSEMENT

I. Definitions

A. The following definitions are added:

1. "Home-sharing host activities" means:
 - a. The:
 - (1) Rental or holding for rental; or
 - (2) Mutual exchange of services;
of the residence premises, in whole or in part, by an "insured" to a "home-sharing occupant" through the use of a "homesharing network platform"; and
 - b. Any other related property or services made available by an "insured" for use during such:
 - (1) Rental; or
 - (2) Mutual exchange of services;
except those property or services provided by another party.
2. "Home-sharing network platform" means an online-enabled application, web site or digital network that:
 - a. Is used for the purpose of facilitating, for money, mutual exchange of services or other compensation, the rental of a dwelling or other structure, in whole or in part; and
 - b. Allows for the agreement and compensation with respect to such rental to be transacted through such online-enabled application, web site or digital network.
3. "Home-sharing occupant" means a person, other than an "insured", who:
 - a. Has entered into an agreement or arranged compensation with an "insured" through the use of a "homesharing network platform" for "homesharing host activities"; or
 - b. Is accompanying or staying with a person described in Paragraph 3.a. of this provision under such "home-sharing host activities".

B. Definition I.G. "Business" is replaced by the following:

G. "Business" means:

1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis;
2. "Home-sharing host activities"; or
3. Any other activity engaged in for money or other compensation, except the following:
 - (a) One or more activities, not described in (b) through (d) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - (b) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - (c) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - (d) The rendering of home day care services to a relative of an "insured".

C. In this Policy, the terms:

1. Roomer; or
 2. Boarder;
- do not include a "home-sharing occupant".

II. Exclusions

Exclusion A.3. is replaced by the following:

- #### **A. The coverages provided by this Policy do not apply to:**
3. "Bodily injury", "personal injury" or "property damage" arising out of or in connection with a "business":
 - a. Engaged in by an "insured"; or

b. Conducted from:

- (1)** Any part of a premises owned by or rented to an "insured"; or
- (2)** Vacant land owned by or rented to an "insured".

This exclusion **(A.3.)** applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

However, with respect to other than "homesharing host activities", this exclusion **(A.3.)** does not apply to:

- (1)** The rental or holding for rental of:
 - (a)** The residence premises shown in the Declarations:
 - (i)** On an occasional basis if used only as a residence;
 - (ii)** In part, for use only as a residence, unless a singlefamily unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
 - (iii)** In part, as an office, school, studio or private garage;
 - (b)** Any part of a one- to four-family dwelling, other than the residence premises, to the extent that personal liability coverage is provided by "underlying insurance";
 - (c)** A condominium, cooperative, or apartment unit, other than the residence premises, to the extent that personal liability coverage is provided by "underlying insurance";

- (2)** Civic or public activities performed by an "insured" without compensation other than reimbursement of expenses;
- (3)** An insured minor involved in selfemployed "business" pursuits, which are occasional or part-time and customarily undertaken on that basis by minors. A minor means a person who has not attained his or her:
 - (a)** 18th birthday; or
 - (b)** 21st birthday if a full-time student;
- (4)** The use of an "auto" you own, or a temporary substitute for such "auto", by you, a "family member" or a partner, agent or employee of you or a "family member" while employed or otherwise engaged in the "business" of:
 - (a)** Selling;
 - (b)** Repairing;
 - (c)** Servicing;
 - (d)** Storing; or
 - (e)** Parking;vehicles designed for use mainly on public highways;
- (5)** The use of an "auto" for "business" purposes, other than an auto business, by an "insured";

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY AMENDMENT OF POLICY PROVISIONS – NEW JERSEY

I. Section I – Definitions

Paragraph A. is replaced by the following:

- A. Throughout this Policy, "you" and "your" refer to the "named insured" shown in the Declarations; and
1. The spouse; or
 2. A party who has entered into a civil union with the "named insured" legally recognized under New Jersey law; if a resident of the same household.

II. Section III – Exclusions

- A. Exclusion A.15. is replaced by the following:

The coverages provided by this Policy do not apply to:

15. "Bodily injury" or "personal injury" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs. However, this exclusion (A.15.) does not apply to the legitimate use of prescription drugs by a person following the lawful orders of a licensed health care professional.

- B. Exclusions A.22. and A.23. are deleted.

- C. Exclusion C.2. is replaced by the following:

2. Uninsured Motorists Coverage, Underinsured Motorists Coverage, Uninsured Watercraft Coverage or Underinsured Watercraft Coverage, or any similar coverage, as respects any use of an "auto", or with respect to "Recreational Motor Vehicle Liability", "Watercraft Liability", "Aircraft Liability", or "Hovercraft Liability", unless this policy is endorsed to provide such coverage."

III. Section VI – General Provisions

- A. Paragraph K. Termination is replaced by the following:

K. Termination

1. Cancellation By You

You may cancel this Policy by:

- a. Returning it to us; or
- b. Giving us advance written notice of the date cancellation is to take effect.

2. Cancellation By Us

We may cancel this Policy only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice, stating the reasons for cancellation, may be delivered to you or mailed to you at your mailing address shown in the Declarations by certified mail, or first-class mail if we have obtained from the U.S. Post Office a date stamped proof of mailing showing your name and address. Written notice of cancellation will also be mailed to any person or organization entitled to notice under the Policy.

- a. We may cancel at any time by letting you know at least 10 days before the date cancellation takes effect, if we cancel for either:

- (1) Nonpayment of premium; or
- (2) The existence of a moral hazard which is defined in N.J.A.C. 11:1 - 20.2(f) as follows:
 - (a) The risk, danger or probability that the "insured" will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds. Any change in the circumstances of an "insured" that will increase the probability of such a destruction may be considered a moral hazard; and

- (b) The substantial risk, danger or probability that the character, circumstances or personal habits of the "insured" may increase the possibility of loss or liability for which an insurer will be held responsible. Any change in character or circumstances of an individual, corporate, partnership or other "insured" that will increase the probability of such a loss or liability may be considered a moral hazard.
- b. If we cancel this Policy for any reason other than those listed in **K.2.a.** above, we may cancel by letting you know not more than 120 days nor less than 30 days before the date cancellation takes effect.
- c. We need not send notice of cancellation if you have:
 - (1) Replaced coverage elsewhere; or
 - (2) Specifically requested termination.

3. Nonrenewal

- a. We may elect not to renew this Policy. If we elect not to renew this Policy, we will deliver or mail a notice of nonrenewal, stating the reasons for nonrenewal, to you at least 30 days but not more than 120 days before the expiration date of this Policy. If this Policy does not have a fixed expiration date, it will be deemed to expire annually on the anniversary of its inception.
- b. This nonrenewal notice may be delivered to you or mailed to you at your mailing address shown in the Declarations by:
 - (1) Certified mail; or
 - (2) First-class mail, if we have obtained from the U.S. Post Office a date stamped proof of mailing showing your name and address.
- c. We need not mail or deliver this nonrenewal notice if you have:
 - (1) Replaced coverage elsewhere; or
 - (2) Specifically requested termination.

4. Other Termination Provisions

- a. When this Policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
- b. If the return premium is not refunded with the notice of cancellation or when this Policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

5. Insurance Department Requirement – Cancellation And Nonrenewal

Pursuant to New Jersey law, this Policy cannot be canceled or nonrenewed for any underwriting reason or guideline which is arbitrary, capricious or unfairly discriminatory or without adequate prior notice to the "insured". The underwriting reasons or guidelines that an insurer can use to cancel or nonrenew this Policy are maintained by the insure in writing and will be furnished to the "insured" and/or the "insured's" lawful representative upon written request.

This provision shall not apply to any policy which has been in effect for less than 60 days at the time notice of cancellation is mailed or delivered, unless the Policy is a renewal policy.

B. Paragraph L. Transfer Of Your Interest In This Policy is replaced by the following:

Transfer Of Your Interest In This Policy

- 1. Your rights and duties under this Policy may not be assigned without our written consent. However, if you die, coverage will be provided for:
 - a. The surviving:
 - (1) Spouse; or
 - (2) Party who has entered into a civil union with the "named insured" legally recognized under New Jersey law;
- if resident in the same household at the time of death. Coverage applies to the spouse or party who has entered into a civil union with the "named insured" as if a named insured shown in the Declarations;

- b.** Any member of your household who is an "insured" at the time of your death, but only while a resident of the residence premises; or
 - c.** The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use your "autos" or premises covered under this Policy.
- 2.** Coverage will only be provided until the end of the policy period.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY AUTO LIABILITY FOLLOWING FORM ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

I. Definitions

With respect to "bodily injury" or "property damage" arising out of the ownership, maintenance, occupancy, operation, use, loading or unloading of any "auto", the definition of "retained limit" is replaced by the following:

"Retained limit" means:

1. The retained policy limits for auto liability coverage shown in the Declarations; and
2. The total limits of any other coverage provided by "underlying insurance" and any other insurance that applies to an "occurrence" which:
 - a. Are available to an "insured"; or
 - b. Would have been available except for the bankruptcy or insolvency of an insurer providing "underlying insurance".

II. Exclusions

The following exclusion is added:

The coverages provided by this Policy do not apply to "bodily injury" or "property damage" arising out of:

- A. The ownership of any "auto" by an "insured";

- B. The maintenance, occupancy, operation, use, loading or unloading of any "auto" by any person;

- C. The entrustment of any "auto" by an "insured" to any person;

- D. The failure to supervise or negligent supervision of any person involving any "auto" by an "insured"; or

- E. Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving any "auto".

However, this exclusion does not apply to the extent that auto liability coverage is provided by "underlying insurance" at the time of the "occurrence".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY PUBLIC OR LIVERY CONVEYANCE EXCLUSION ENDORSEMENT

I. Definitions

The following definition is added:

"Transportation network platform" means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

II. Section III – Exclusions

The following is added to Exclusion **A.4.**:

This exclusion (**A.4.**) includes but is not limited to any period of time an "auto" is being used by any "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the "auto".



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 a consumer reporting agency. For example, this includes information such as 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 may disclose information that we collect to affiliated and nonaffiliated third parties for servicing and processing transactions. For example, we may disclose to reinsurers, insurance agents or brokers, auditors, claim adjusters or rating bureaus. We may disclose information to our affiliates and other parties that perform services for us such as customer service or account maintenance. We may also disclose information to affiliated and nonaffiliated parties as permitted or required by law. For example, we may disclose information in response to a subpoena, to detect or prevent fraud or to comply with an inquiry from a government agency or regulator. Any personally identifiable medical information about you or a member of your household will not be shared for any purpose other than to underwrite your policy, administer a claim or as disclosed to you when the information is collected or to which you consent.

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 notify customers of any modifications at least annually.

The Philadelphia Contributionship Companies

The 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): _____

IMPORTANT POLICYHOLDER NOTICE

HOME-SHARING HOST ACTIVITIES

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 received approval for an exclusion that applies to your policy with regard to Home Sharing-Host Activities. The Company no longer covers claims for losses caused by Home-Sharing Host Activities, as described in the Personal Umbrella Home-Sharing Host Activities Amendatory Endorsement attached to this policy. If you have any concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

IMPORTANT POLICYHOLDER NOTICE

UNMANNED AIRCRAFT 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.

The Philadelphia Contributionship has received approval for an exclusion that applies to your policy with regard to losses caused by Unmanned Aircraft. The Company no longer covers claims for losses caused by Unmanned Aircraft, as described in the Personal Umbrella Liability Exclusion –Unmanned Aircraft Endorsement attached to this policy. If you have any concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

IMPORTANT POLICYHOLDER NOTICE

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 received approval for an exclusion that applies to your policy with regard to Fungi, Wet or Dry Rot, or Bacteria. Your policy does not cover claims for losses resulting from these conditions, as described in the Personal Umbrella Liability Policy Exclusion – Fungi, Wet or Dry Rot, or Bacteria Endorsement attached to this policy. If you have any concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

IMPORTANT POLICYHOLDER NOTICE

PUBLIC OR LIVERY CONVEYANCE 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.

The Philadelphia Contributionship has filed and received approval for an exclusion that applies to your policy with regard to losses caused while operating a Public or Livery Conveyance. The Company no longer covers claims for losses caused by a Public or Livery Conveyance, as described in the Personal Umbrella Liability Policy Public or Livery Conveyance Exclusion Endorsement attached to this policy. If you have questions or concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

IMPORTANT POLICYHOLDER NOTICE

AUTO LIABILITY FOLLOWING FORM ENDORSEMENT

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The Philadelphia Contributionship has included with your policy a modification of your Personal Umbrella coverage with regard to Automobile Liability coverage. The Auto Liability Following Form endorsement now provided with your policy does not provide any broader coverage than what is found in the primary underlying auto policy listed on the policy declarations page. If coverage for an accident is not covered under that underlying auto policy, there is no coverage provided under this Personal Umbrella policy. Other limitations and exclusions may also apply. If you have any concerns about obtaining coverage for these conditions, or other automobiles you own or use regularly, please contact your independent insurance agent.