



Erie<sup>®</sup> Insurance  
Group

100 Erie Ins. Pl. • Erie, PA 16530

330-722-2800

GG1193 RENZ-LAKE SHORE INS

NAMED INSURED

GG1193



JEREMIAH M GUTHERIE  
1114 MALLET HILL CT  
MEDINA OH 44256-3082

ERIESECURE HOME POLICY NUMBER

Q56 7813224

OTHER INTERESTS

SEE REVERSE SIDE FOR CLAIMS DIRECTORY INFORMATION

08/24/23

AGENT

GG1193 RENZ-LAKE SHORE INS

POLICY NUMBER

Q56 7813224 K

DATE DUE

PAYMENT DUE

PAYMENT PLAN

THIS IS NOT A BILL.  
A SEPARATE BILL  
WILL FOLLOW.

A

ERIE INSURANCE GROUP

P.O. BOX 1699

ERIE, PA. 16530

PLEASE DO NOT WRITE BELOW THIS LINE ↓



**CLAIM SERVICE --** For Claims Service anywhere in U.S. or Canada, call YOUR AGENT or, using the list below, call the Claim Office NEAREST YOUR HOME.

State	*Claim Office	Call Toll-Free
DC	SILVER SPRING	800-492-2709
IL	PEORIA	888-335-3743
IN	FORT WAYNE	800-892-5655
	INDIANAPOLIS	800-624-1620
KY	WEST VIRGINIA	800-642-1948
MD	SILVER SPRING	800-492-2709
	HAGERSTOWN	800-533-5602
NC	CHARLOTTE	800-473-3882
	RALEIGH	800-533-3982
NY	ROCHESTER	800-333-0823
OH	CANTON	800-362-6541
	COLUMBUS	800-282-1702
PA	ALLENTOWN/BETHLEHEM	800-322-9026
	ERIE	877-771-3743
	Home Office(Erie)	800-458-0811
	HARRISBURG	800-382-1304
	JOHNSTOWN	800-241-4209
	MURRYSVILLE	800-553-3367
	PHILADELPHIA	800-821-2902
	WARRENDALE	800-922-1824

State	*Claim Office	Call Toll-Free
TN	KNOXVILLE	888-922-3743
VA	RICHMOND	800-322-3743
	ROANOKE	800-533-3743
	WAYNESBORO	800-542-2250
WI	WAUKESHA	877-750-3743
WV	WEST VIRGINIA	800-642-1948

To report your claim after hours  
(5:30 p.m. to 8:00 a.m.) or on weekends,  
please call your Agent or our  
After Hours Claim Service  
**Toll-Free at 1-800-367-3743**

**FRAUD FINDERS® HOTLINE**  
To confidentially report information on insurance  
fraud activities, **Call our FRAUD FINDERS® HOTLINE**  
**Toll-Free at 1-800-368-6696**

**To report an auto glass claim, call ERIEGlass<sup>SM</sup>**  
**Toll-Free at 1-800-552-3743.**

\*Our phones answer  
24 hours a day, 7 days a week!

## DECLARATIONS

BLGRP



ERIE INSURANCE COMPANY  
ERIESECURE HOME POLICY

## NEW DECLARATIONS

AGENT	ITEM 2. POLICY PERIOD	POLICY NUMBER
GG1193 RENZ-LAKE SHORE INS	08/28/23 TO 08/28/24	Q56 7813224 K
ITEM 1. NAMED INSURED AND ADDRESS	ITEM 3. OTHER INTEREST	

JEREMIAH M GUTHERIE  
1114 MALLET HILL CT  
MEDINA OH 44256-3082

AS LISTED BELOW  
OR ON REVERSE SIDE

AGENT - RENZ-LAKE SHORE INS

119 N ELMWOOD AVE

AGENT PHONE - (330) 722-2800

MEDINA OH 44256 1826

COVERAGE BEGINS AND ENDS AT- 12.01 AM STANDARD TIME AT THE LOCATION OF THE INSURED PROPERTY.

A 10-DAY WAITING PERIOD APPLIES TO FLOOD COVERAGE UNDER EXTENDED WATER COVERAGE. FLOOD COVERAGE BEGINS ON SEPTEMBER 07, 2023.

LOCATION OF RESIDENCE PREMISES. ZIP CODE - 44256 3082  
1114 MALLET HILL CT MEDINA OH.

PROPERTY INFORMATION - PRIMARY RESIDENCE - OWNER OCCUPIED DWELLING, YEAR OF CONSTRUCTION 1994, FRAME.

\* THE AMOUNT OF INSURANCE APPLYING TO THE DWELLING IS THE REPLACEMENT COST AT THE TIME OF THE LOSS, SUBJECT TO POLICY CONDITIONS AND REQUIREMENTS. THE ESTIMATED REPLACEMENT COST OF THE DWELLING IS \$ 296,500.

## SECTION I - PROPERTY PROTECTION

	AMOUNT OF INSURANCE	PREMIUMS
DWELLING	*GUARANTEED REPLACEMENT COST	\$ 863.00
OTHER STRUCTURES	\$ 59,300	
PERSONAL PROPERTY	\$ 222,375	
LOSS OF USE	-LOSS SUSTAINED NOT TO EXCEED 24 CONSECUTIVE MONTHS (EXCEPT FOR FLOOD UNDER EXTENDED WATER COVERAGE**) -LOSS OF USE CAUSED BY FLOOD UNDER EXTENDED WATER COVERAGE LIMITED TO \$ 12,500	

## SECTION II - HOME AND FAMILY LIABILITY PROTECTION

PERSONAL LIABILITY	- EACH OCCURRENCE	\$ 500,000	
MEDICAL PAYMENTS TO OTHERS	- EACH PERSON	\$ 5,000	
	FULL TERM PREMIUM FOR THIS RESIDENCE	- - - - -	\$ 863.00
	FULL TERM ADDITIONAL COVERAGE PREMIUM	- - - - -	\$ 418.00
	TOTAL PREMIUM FOR THIS POLICY	- - - - -	\$ 1,281.00

SECTION I DEDUCTIBLE \$ 1,000

AGTED

08/24/23

APPLICABLE FORMS - ESHOH 12/17\*, ES01191 01/16\*, ES01524 08/22\*, ES01803 05/20\*,  
ES01897 11/21\*, UFA198 11/12\*, UFA206 09/11\*, ES01907 08/23\*, UFD539 03/22\*,  
ES00021 09/13\*, ENDT0M, UFA160 06/11\*, UF4839 06/21\*, UFA204 06/22\*.

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A  
FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING  
A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

MORTGAGEE  
LN 1477410276  
HOMESIDE FINANCIAL,& ENDT0M  
PO BOX 961292  
FORT WORTH TX 76161-0292

Q56 7813224



## NEW DECLARATIONS

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ITEM 1. NAMED INSURED AND ADDRESS	ITEM 3. OTHER INTEREST	

JEREMIAH M GUTHERIE  
 1114 MALLET HILL CT  
 MEDINA OH 44256-3082

NO BUSINESS PURSUITS ARE CONDUCTED AT THE PREMISES, EXCEPT AS FOLLOWS -

## APPLICABLE DISCOUNTS AND SELECTED ENDORSEMENTS

## PREMIUMS

HOME/AUTO/PCL MULTI-POLICY DISCOUNT	INCL ABOVE
YOUR PREMIUM REFLECTS SAVINGS DUE TO A HIGHER DEDUCTIBLE	INCL ABOVE
PREMISES ALARM SYSTEM - LOCAL	INCL ABOVE
ADVANCE QUOTE DISCOUNT APPLIES	INCL ABOVE
ERIESECURE HOME SELECT ENDORSEMENT INCLUDING COVERAGE FOR LOSS CAUSED BY EXTENDED WATER (INCLUDES FLOOD AND SEWER OR DRAIN BACKUP) - INCLUDES:	\$ 413.00
PERSONAL CYBER EVENT COVERAGE	
SEC I \$30,000 - \$250 DED / SEC II \$30,000	
OFF PREMISES COVERAGE FOR SERVICE VEHICLES AND OTHER STRUCTURES	
COMPUTER DEDUCTIBLE INCLUDING SMART DEVICES - \$100 DEDUCTIBLE	
ADDITIONAL BUSINESS COMPUTER COVERAGE UP TO \$2,500	
SIDING AND ROOFING RESTORATION COVERAGE UP TO \$10,000	
EXTENDED WATER COVERAGE (INCLUDES FLOOD AND SEWER OR DRAIN BACKUP) - UP TO \$25,000	
**LOSS OF USE CAUSED BY FLOOD UNDER EXTENDED WATER COVERAGE IS LIMITED TO \$12,500	
INCREASED POLICY LIMITS FOR TREES, DEBRIS REMOVAL AND PERSONAL PROPERTY AT OTHER RESIDENCES	
WATERCRAFT LIABILITY	
EQUIPMENT BREAKDOWN UP TO \$50,000	
UNDERGROUND SERVICE LINE COVERAGE - UP TO \$25,000	
CRIMINAL DEFENSE COST REIMBURSEMENT	
- DEFENSE OF PERSONS OR PROPERTY - UP TO \$25,000	
INCREASED POLICY LIMITS UP TO	
\$10,000 FOR THEFT, MISPLACEMENT OR LOSING OF JEWELRY, FURS, SILVERWARE, GUNS AND TRADING CARDS (\$3,000 MAXIMUM LIMIT PER ITEM)	
\$1,500 FOR MONEY	
\$5,000 FOR EVIDENCE OF DEBT	
\$1,000 FOR THEFT OF MEDIA FROM A MOTOR VEHICLE	
\$2,000 FOR LOCK REPLACEMENT	
\$5,000 FOR TRAILERS	
\$5,000 FOR WATERCRAFT	
\$2,000 FOR ANIMALS	
\$2,000 FOR AUTOMATIC GARAGE DOOR MALFUNCTION	
\$ 10,000 FOR LOSS ASSESSMENT	
\$ 5,000 FOR BUSINESS PERSONAL PROPERTY	

\$ 40,000 FOR ORDINANCE OR LAW  
24 MONTHS FOR LOSS OF USE (EXCEPT FOR FLOOD UNDER EXTENDED WATER COVERAGE\*\*)  
MINE SUBSIDENCE - \$296,500 \$ 5.00

ENDORSEMENT 0M  
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IT IS AGREED THAT THE PRIMARY RESIDENCE MORTGAGEE IS AMENDED TO READ -  
HOMESIDE FINANCIAL, LLC ITS SUCCESSORS AND/OR ASSIGNS

Q56 7813224

**FACTS****WHAT DOES ERIE INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Payment history and credit-based insurance scores
- Credit history and insurance claim history

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Erie Insurance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Erie Insurance share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	No

**To limit our sharing**

- Call 800-458-0811 - our menu will prompt you through your choice or
- Visit us online: [erieinsurance.com/optout](https://erieinsurance.com/optout)

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 800-458-0811 or go to [erieinsurance.com/contact-erie](https://erieinsurance.com/contact-erie)

### Who we are

<b>Who is providing this notice?</b>	The Erie Insurance Group companies including property and casualty, life and health insurance licensees and financial companies listed below.
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### What we do

<b>How does Erie Insurance protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We limit access to your personal information for legitimate business needs.
<b>How does Erie Insurance collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Apply for insurance or pay insurance premiums</li> <li>• File an insurance claim or give us your income information</li> <li>• Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates everyday business purposes- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for a policy I hold jointly with someone else?</b>	Your choices will apply to everyone on your policy.

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies affiliated with Erie Insurance Exchange; financial companies such as Erie Indemnity Company and insurance licensees such as Flagship City Insurance Company.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Erie Insurance does not share with non-Erie Insurance companies so they can market their products to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance licensees such as Erie Insurance agents.</i></li> </ul>

### Other Important Information

For our HIPAA covered products, our separate Notice of Privacy Practices describes how we collect, use, and share your protected health information. For a copy of that Notice call 800-458-0811.

Erie Insurance Exchange  
Erie Indemnity Company  
Erie Family Life Insurance Company  
Erie Insurance Company  
Erie Insurance Company of New York

Erie Insurance Property and Casualty Company  
Flagship City Insurance Company  
E I Service Corp.  
Erie Resource Management Corp.



## IMPORTANT NOTICE REGARDING GUARANTEED REPLACEMENT COST

Dear Policyholder:

Your accompanying Declarations lists the *Amount of Insurance* for your dwelling as Guaranteed Replacement Cost. Your Declarations also states the estimated replacement cost of the dwelling.

Guaranteed Replacement Cost means the amount of insurance applying to your dwelling is the replacement cost at the time of loss regardless of the estimated replacement cost of the dwelling shown on your Declarations. A covered loss to your dwelling will be settled on a replacement cost basis, without deduction for depreciation, subject to any policy conditions and requirements.

Guaranteed Replacement Cost may not apply in all circumstances. Conditions and requirements when Guaranteed Replacement Cost may **not** apply include, but are not limited to:

- Limited amount of coverage provided under Ordinance or Law Coverage.
- Failure to notify us or our Agent of any improvements or other changes to the dwelling which exceed \$5,000 within 90 days after such improvements or changes are started.
- Losses settled on an actual cash value, meaning we will deduct for depreciation, until repairs or replacement is made.

You are encouraged to read your policy and endorsements carefully for specific conditions and requirements regarding Guaranteed Replacement Cost and call your ERIE Agent if you have any questions.

*This notice is intended to provide an explanation of Guaranteed Replacement Cost. If there is any conflict between this notice and the policy, the provisions of the policy apply.*

## IMPORTANT NOTICE TO OHIO POLICYHOLDERS

### OHIO MINE SUBSIDENCE INSURANCE - OPTIONAL COUNTIES

The Ohio Legislature passed a law which established the Ohio Mine Subsidence Insurance Fund, which provides insurance on 1-4 family dwellings for losses caused by mine subsidence. Mine subsidence means loss caused by the collapse or lateral or vertical movement of structures resulting from the caving in of underground man-made mines. It does not include loss caused by earthquake, landslide, volcanic eruption, or collapse of strip mines, any surface mines, storm and sewer drains, or rapid transit tunnels.

Since you live in one of the following counties, you may choose to purchase the mine subsidence coverage for an additional premium:

- Delaware
- Erie
- Geauga
- Lake
- Licking
- Medina
- Ottawa
- Portage
- Preble
- Summit
- Wayne

The optional coverage is made available to you by the Mine Subsidence Fund. The ERIE is not responsible for paying mine subsidence claims. For your convenience we are taking applications, collecting the premium and receiving claim notices for the Fund.

The annual premium is \$5.00 for coverage equal to the limits of liability on your dwelling, or \$300,000 whichever is less. A deductible will apply to each loss under this coverage. If you decide that the mine subsidence coverage endorsement would be a good addition to your property insurance policy, **an application must be submitted**. Please contact your ERIE Agent for assistance.

More detailed information on mining activity in your county is available from the Ohio Department of Natural Resources (ODNR), Division of Geological Survey. You may call them during normal business hours, at 1-614-265-6576 for such information.