



INSURANCE ANSWER CENTER LLC
4804 LAUREL CANYON BLVD
STE 820
VALLEY VLG CA 91607-3717

January 8, 2025

Policy Number: OX6738379

24-Hour Claims: 1-800-495-6578

Policy Service: 1-800-495-6578

Online Account Services: www.safeco.com

THIS IS NOT A BILL.

MARA TRAFFICANTE
981 WAPELLO ST
ALTADENA CA 91001-1449

The following change was made to your home policy, including those requested by you or your agent or broker:

- The following mortgage servicing company is amended to read:
JP MORGAN CHASE BANK'N.AA LOAN NUMBER: 4029407190
ISAOA / ATIMA
PO BOX 4465
SPRINGFEILD OH 45501

This change is effective January 8, 2025. Please place this letter with your insurance policy.

No additional premium or credit resulted from this change.

For 24-hour policy and claims service, please call: 1-800-495-6578.

We appreciate the opportunity to serve you. Thank you.

Personal Lines Underwriting

GENERAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)

P O BOX 704000, SALT LAKE CITY, UT 84170



GENERAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)
 Administrative office: 175 Berkeley St., Boston, MA 02116 (A stock insurance company.)
HOMEOWNERS POLICY DECLARATIONS

POLICY NUMBER:
OX6738379

POLICY PERIOD: FROM: DEC. 31, 2024 12:01 A.M.
TO: DEC. 31, 2025 12:01 A.M.

NAMED INSURED AND MAILING ADDRESS:

MARA TRAFFICANTE
981 WAPELLO ST
ALTADENA CA 91001-1449

AGENT:

INSURANCE ANSWER CENTER LLC
4804 LAUREL CANYON BLVD
STE 820
VALLEY VLG CA 91607-3717

Valued Homeowners Customer Since: DEC. 31, 2021

INSURED LOCATION:

Same

POLICY SERVICE INFORMATION:

TELEPHONE: 1-800-495-6578

E-MAIL:

WEBSITE: www.safeco.com

IMPORTANT MESSAGES

- Your policy has changed effective January 8, 2025.
- THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.
- The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.
- Wildfire Mitigation Discount: We are offering discount programs that may reduce the premium for your policy. Please see the enclosed P-1132/CAEP for details.
- Qualifying Wildfire Mitigation Discount: The maximum discount that you are eligible for has been applied.
 - Fire Risk Reduction Community
- Safeco Insurance does not use Wildfire Risk Model in rating.

LIMITS OF LIABILITY

(Policy Section I - Property Coverages and Section II - Liability Coverages)

Coverage A — Dwelling	Coverage B — Other Structures	Coverage C — Personal Property	Coverage D — Additional Living Expense	Coverage E — Personal Liability	Coverage F — Medical Payments
\$765,600	\$76,560	\$382,800	\$153,120	\$300,000	\$1,000

DEDUCTIBLES.

The following deductibles apply unless otherwise stated within the policy.

	AMOUNT
Section I - Property Coverages	\$ 2,000

	PREMIUM
BASIC COVERAGES	\$ 1,936.00
OTHER COVERAGES, LIMITS AND OPTIONAL COVERAGES	\$ 47.00
DISCOUNTS AND SURCHARGES	\$ -.85

TOTAL POLICY PREMIUM:	\$ 1,982.15
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Premium Payer: Servicing Mortgagee

GENERAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)

HOMEOWNERS POLICY DECLARATIONS

CONTINUED

POLICY NUMBER: OX6738379

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$0.00 per installment for recurring automatic deduction (EFT)
 \$0.00 per installment for recurring credit card or debit card
 \$2.00 per installment for all other payment methods

Servicing Mortgagee
 JP MORGAN CHASE BANK'N.AA
 ISAOA / ATIMA
 PO BOX 4465
 SPRINGFIELD OH 45501
 LOAN NUMBER: 4029407190

POLICY LIMITS AND OTHER ADDITIONAL COVERAGES

(Unless otherwise stated, all limits and coverages are included in basic coverages)

COVERAGE LEVEL: NEW QUALITY-PLUS**SECTION I - PROPERTY COVERAGES****COVERAGE C - PERSONAL PROPERTY - 3. SPECIAL LIMITS OF LIABILITY**

a.Money, pre-paid cards...	\$ 250	h.Business Property	
b.Rare coins and currency...	\$ 3,000	On Premises...	\$ 3,000
c.Securities, debit cards...	\$ 3,000	Off Premises Sub-limit	\$ 1,000
d.Watercraft...	\$ 3,000	i.Tapes, records, discs...	\$ 500
e.Trailers...	\$ 3,000	j.Theft of rugs...	\$ 5,000
f.Theft of jewelry, watches...	\$ 3,000	k.Grave Markers...	\$ 3,000
g.Theft of silverware...	\$ 3,000		

OTHER INCLUDED COVERAGES/POLICY PROVISIONS

	Limit	Premium
Loss Assessment Coverage	\$ 3,000	Included
California Workers Compensation		Included
Inservant		N/A
Outservant		N/A
Building Ordinance or Law Coverage (10%)	\$ 76,560	Included
Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	Included
Reasonable Repairs	\$ 5,000	Included
Fire Department Service Charge	\$ 3,000	Included
Land Stabilization	\$ 5,000	Included
Arson Reward	\$ 25,000	Included
Criminal Conviction Reward - Item a. Information	\$ 2,500	Included
Criminal Conviction Reward - Item b. Property Recovery	\$ 5,000	Included
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$ 3,000	Included
Volunteer America		Included
Section I (All Perils Coverage)		Included
Section II - Liability Coverage		Included
Section II - Property Damage	\$ 2,000	Included

OPTIONAL COVERAGES

	Limit	Premium
Personal Property Replacement Cost		Included
Extended Dwelling Coverage	Up to 50%	Included
Personal Offense Coverage	\$ 300,000	\$ 8.00
Escape of Water from Sump (Building/Contents)	\$ 5,000	\$ 39.00

DISCOUNTS AND SURCHARGES

	Premium
Community Level Discounts:	
Fire Risk Reduction Community	Included
LICENSE, TAX OR FEE:	
California Seismic Safety Fee	\$.15

CONTINUED

GENERAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)
HOMEOWNERS POLICY DECLARATIONS

CONTINUED

POLICY NUMBER: 0X6738379

For information on other deductibles, coverages or discounts available in your state or to review your account online, log on to www.safeco.com

FORMS APPLICABLE TO THIS POLICY:

HOM-7300/CAEP 7/19	-	EXTENDED DWELLING COVERAGE
HOM-7301/EP 1/09	-	PERSONAL PROPERTY REPLACEMENT COST
HOM-7350/EP 1/09	-	PERSONAL OFFENSE COVERAGE
HOM-7210/EP 1/09	-	SAFECO NEW QUALITY-PLUS HOMEOWNERS CVRG
HOM-7311/EP 1/09	-	ESCAPE OF WATER FROM SUMP/SUMP PUMP DRAIN (BLDG AND CONT)
HOM-7237/CAEP 7/09	-	CALIFORNIA WORKERS COMPENSATION
HOM-7030/EP R2 1/09	-	HOMEOWNERS POLICY
HOM-7100/CAEP 4/21	-	SPECIAL PROVISIONS - CALIFORNIA

