



Your Renters Policy *Renewal*

03/28/2021

Property Covered

7300 KENNEDY BLVD E APT 5H
NORTH BERGEN NJ 07047

Elizabeth Wichman
7300 KENNEDY BLVD E APT 5H
NORTH BERGEN NJ 07047

Interested Party

An Interested Party is someone who needs to be informed of your coverage (like your landlord or community). If you would like to add an Interested Party, please visit MyAssurantPolicy.com.

Hi Elizabeth Wichman,

Your policy RIN 2191732 will automatically renew in 60 days starting 06/01/2021 to 06/01/2022. Don't worry, Assurant makes policy renewal a seamless process. We are required by your state's department of insurance to renew your policy, which means coverage will continue as long as payment is received. Attached is a copy of your Declaration of Insurance which outlines your coverages. Below is a quick overview of what you can expect.



COVERAGE

Your personal property protection and liability coverage will not change. For details, see Declaration page attached.



DISCOUNTS

GEICO auto customers may receive a Multi-Line Discount on their policy. Check your policy documents for any other discounts applied.



PAYMENTS

As your due date approaches, we will send you an updated payment schedule based on your current preferences.



MOVING?

Still Renting? You can take your policy with you. Simply change your address to your new location. **Buying a home?** Give us a call at 1.800.566.1518 to discuss your options.

If you don't need to make any changes, **you're all set**. Your policy automatically renews.

MyAssurantPolicy.com | 1.877.900.0344

Our automated Renters Information Line is available 24 hours.
Our customer service representatives are available 8 a.m. to 8 p.m. ET, Monday through Friday.

Thank you for being a valued customer!

Your Renters Insurance policy covers:



PERSONAL PROPERTY COVERAGE

Covers your stuff if you experience something like theft or fire. Coverage is worldwide, so even if you're on vacation, you're protected. If you have a covered claim and you need to stay at a hotel, *don't worry*, we'll reimburse you for additional living expenses.

DEDUCTIBLE

Just like with health insurance, if you have to use your renter's policy, a deductible applies. You selected this when you bought your policy.

IMPORTANT THINGS TO KNOW

REPLACEMENT COST

Your stuff loses value over time. If you selected replacement cost, we'll pay to replace your items at today's cost. *Yes, that includes your electronics and headphones.*



PERSONAL LIABILITY COVERAGE

Covers your responsibility if you accidentally cause damage to your home from fire, smoke, water or an explosion. Without this coverage, you could be on the hook for the cost of repairing your home, which is why we offer various liability coverage limits. It also covers your responsibility if someone were to get hurt while visiting you.



WANT TO INCREASE YOUR COVERAGE FOR SPECIAL ITEMS?

If you have big ticket valuables, like fancy jewelry, musical equipment, artwork or cameras, you can get coverage for their full value. Give us a call to talk about your options.



WHAT ELSE SHOULD I KNOW?

If you ever have a claim, we need proof of what you owned. Since most people don't keep receipts, it's a good idea to take plenty of photos of all your belongings and emailing them to yourself for safe keeping.



LOOKING FOR WAYS TO SAVE MONEY?

GEICO is always looking for more ways to save you money. If you already insure your car with us, you may be receiving a **Multi-Policy Discount** on your auto policy! If you don't currently have an auto policy with GEICO, we want you to know we're here to help with your other insurance needs, too. And it's possible you could save even more. *That's savings made simple.* Call 1.800.841.3000.

The info above is just a general overview, please check your policy for full details, exclusions and limitations.

GEICO® | FOR YOUR HOME

Secured through:
GEICO INSURANCE AGENCY, INC.
1-877-900-0344
1 GEICO BLVD
FREDERICKSBURG VA 22412



ASSURANT®

Service/Claims: 1-877-900-0344

03/28/2021

Dear Elizabeth Wichman,

We want to take this opportunity to thank you for renewing your Renter's Insurance policy through the GEICO Insurance Agency, underwritten by American Bankers Insurance Company of Florida! We're so delighted you chose us to serve your insurance needs and we're grateful for your loyalty.

Your policy information is enclosed. Please review your declarations page and read your policy carefully.

GEICO's here to make life easy

Customers who also have an auto policy with us can benefit from our convenient and easy to use self-service options, which make it simple to review a policy, make payments, enroll in paperless billing, and more. Visit geico.com to activate your online account.

GEICO is always looking for more ways to save you money. If you already insure your car with us, you are receiving a **Multi-Policy Discount** on your auto policy! If you don't currently have an auto policy with GEICO, we want you to know we're here to help with your other insurance needs, too. And it's possible you could save even more. That's savings made simple.

If you have any questions about your Renter's Insurance policy, don't hesitate to visit geico.com, log in to the **GEICO Mobile App**, or feel free to give us a call at **1-877-900-0344**. It's our priority to make sure you're getting the protection you need at the right price, complete with the discounts and service you deserve.

Thanks again for choosing the GEICO Insurance Agency. We're so grateful for your business, and we look forward to continuing to serve you for many years to come.

Sincerely,

Melissa Gallaro
President
GEICO Insurance Agency, Inc.

Some discounts, coverages, payment plans and features are not available in all states, in all GEICO companies, or in all situations. Homeowners, renters and condo coverages are written through non-affiliated insurance companies and are secured through the GEICO Insurance Agency, Inc. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. © 2019 GEICO

AREA ID: ML

AMERICAN BANKERS INSURANCE COMPANYOF FLORIDA
11222 Quail Roost Drive, Miami, FL 33157-6596RENEWAL DECLARATION * THERE IS NO GRACE PERIOD.
YOUR COVERAGE WILL EXPIRE IF PAYMENT IS NOT
RECEIVED BY 06/01/21 12:01 AM, STANDARD TIME

POLICY NUMBER	POLICY PERIOD		POLICY TYPE	AGENCY	P
	FROM	TO			
RIN 2191732	06/01/21	06/01/22	RENTERS INSURANCE	0DW2001	00
YOU AS NAMED INSURED AND ADDRESS			AGENT/ACCOUNT		
ELIZABETH WICHMAN 7300 KENNEDY BLVD E APT 5H NORTH BERGEN NJ 07047			GEICO INSURANCE AGENCY, INC. 1-877-900-0344 1 GEICO BLVD FREDERICKSBURG VA 22412		

IMPORTANT: THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES TO YOUR
BUILDING, CONTENTS, OR POSSESSIONS.

RATING INFORMATION - APARTMENT/CONDOMINIUM, TERRITORY 5

INSURED RESIDENCE PREMISES IS LOCATED AT:

7300 KENNEDY BLVD E APT 5H
NORTH BERGEN NJ 07047

COVERAGE	AMOUNT OF COVERAGE	PREMIUM
PERSONAL PROPERTY	\$25,000 LESS DEDUCTIBLE OF \$250	\$155.00
PERSONAL LIABILITY	\$100,000 PER OCCURRENCE	\$8.00
MEDICAL PAYMENTS	\$1,000 PER PERSON	INCL
LOSS OF USE	\$5,000 PER OCCURRENCE	INCL

ADDITIONAL COVERAGES AND CREDITS/SURCHARGES NOT INCLUDED IN THE ABOVE PREMIUM		
IDENTITY FRAUD	\$15,000 LIMIT	\$35.00
NJ PLIGA SURCHARGE		\$1.00
WORKERS COMP #0910		\$1.00

TOTAL ADDITIONAL PREMIUM	\$37.00
TOTAL PREMIUM	\$200.00

ADDITIONAL COVERAGES AND CREDITS/SURCHARGES INCLUDED IN THE TOTAL PREMIUM	
REPLACEMENT COST	INCL

FORMS AND ENDORSEMENTS

DF00965A-0520 *, M3789-0207, M4783-1209, NIP1982-0213, NT0046-0415 *,
NT0147-1216 *, N1933-0201 *, N2034-1099, N9684-0207 *, AB4720EC-0307,
AB4852EC-0717, AJ8850PC-0307, AJ9234EC-0207, AJ9236EC-0706, AJ9818EPC-1112,
AJ9854EPC-0708.

CONTINUED ON NEXT PAGE

AREA ID: ML

AMERICAN BANKERS INSURANCE COMPANY

OF FLORIDA
11222 Quail Roost Drive, Miami, FL 33157-6596RENEWAL DECLARATION * THERE IS NO GRACE PERIOD.
YOUR COVERAGE WILL EXPIRE IF PAYMENT IS NOT
RECEIVED BY 06/01/21 12:01 AM, STANDARD TIME

POLICY NUMBER	POLICY PERIOD		POLICY TYPE	AGENCY	P
	FROM	TO			
RIN 2191732	06/01/21	06/01/22	RENTERS INSURANCE	0DW2001	00
YOU AS NAMED INSURED AND ADDRESS			AGENT/ACCOUNT		
ELIZABETH WICHMAN 7300 KENNEDY BLVD E APT 5H NORTH BERGEN NJ 07047			GEICO INSURANCE AGENCY, INC. 1-877-900-0344 1 GEICO BLVD FREDERICKSBURG VA 22412		

AMERICAN BANKERS INSURANCE COMPANY

OF FLORIDA

11222 Quail Roost Drive, Miami, FL 33157-6596 (305) 253-2244

NOTICE

All homeowner insurance policyholders are cautioned that:

- 1. Homeowner insurance policies do not cover property damage from floods.**
- 2. Flood means a general and temporary condition of partial or complete inundation of normally dry land area from:**
 - i. The overflow of inland or tidal waters;**
 - ii. The unusual and rapid accumulation or runoff of surface waters from any source;**
 - iii. Mudslides (that is, mudflows) that are proximately caused by flooding and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, including your premises, as when earth is carried by a current of water and deposited along the path of the current;**
- 3. Flood also includes the collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding cyclical levels, which results in the partial or complete inundation of normally dry land area.**
- 4. Normal homeowners insurance policies do not cover damage to property, contents and structure resulting from floods; however, flood insurance may be available through the National Flood Insurance Program which exists in participating communities.**
- 5. The National Flood Insurance Program coverage contains separate content and structure coverages and the policyholder should consult the National Flood Insurance Program or his or her insurer or insurance producer as to whether the coverage selected is appropriate for the policyholder's needs.**

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

11222 Quail Roost Drive, Miami, FL 33157-6596 (305) 253-2244

RENTERS INSURANCE PROGRAM OFFER OF INCREASED COVERAGE FUNGI, WET OR DRY ROT, OR BACTERIA – SECTION I and SECTION II NEW JERSEY

You have purchased a policy that includes a \$10,000 limit of liability under Section I for fungi, wet or dry rot, or bacteria losses that result from a peril insured against under this policy. For an additional premium, the limit may be increased as follows:

Increased Section I Coverage

Section I Limit	Section II Limit	Premium	Check Desired Amount
\$25,000	\$50,000	\$47	<input type="checkbox"/>
\$50,000	\$50,000	\$80	<input type="checkbox"/>

Your policy also includes a \$50,000 per occurrence limit of liability under Section II for losses resulting from bodily injury or property damage due to the presence of any fungi, wet or dry rot, or bacteria. For an additional premium, you may also increase this limit of liability.

Increased Section I and II Coverage

Section I Limit	Section II Limit	Premium	Check Desired Amount
\$10,000	\$100,000	\$7	<input type="checkbox"/>
\$25,000	\$100,000	\$54	<input type="checkbox"/>
\$50,000	\$100,000	\$87	<input type="checkbox"/>

If you wish to purchase this increased limit, you must sign and return this Offer Form with:

1. A check mark above indicating the desired limit of liability.
2. A check for the additional premium.
3. Mail to: American Bankers Insurance Company of Florida
11222 Quail Roost Drive
Miami, FL 33157-6596

If you have any questions regarding this Offer or your policy, please contact your agent.

_____ NAMED INSURED (<i>Printed</i>)	_____ POLICY NUMBER
_____ NAMED INSURED ADDRESS	() TELEPHONE NUMBER
_____ INSURED'S SIGNATURE	_____ DATE

Warning: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

This form is only an offer of coverage and does not provide coverage. The terms and conditions of the policy and endorsements prevail.

Renters Insurance

THIS SUMMARY HIGHLIGHTS THE NOTABLE COVERAGES AND EXCLUSIONS ASSOCIATED WITH YOUR RENTERS INSURANCE POLICY AND IS ONLY PROVIDED AS GUIDANCE IN HELPING YOU UNDERSTAND YOUR POLICY. THIS SUMMARY DOES NOT ALTER YOUR COVERAGE IN ANY WAY. YOUR INSURANCE POLICY IS A CONTRACT THAT GOVERNS YOUR LEGAL RIGHTS. PLEASE CONTACT US IF YOU HAVE ANY QUESTIONS.

REFER TO YOUR DECLARATIONS PAGE FOR INFORMATION ON DEDUCTIBLES AND THE SPECIFIC LIMITS OF YOUR POLICY FOR EACH OF THE INCLUDED COVERAGES. REFER TO THE APPLICABLE POLICY PROVISIONS FOR OTHER INFORMATION SPECIFIC TO THESE COVERAGES, AND ON ANY ADDED COVERAGES OR EXCLUSIONS IN YOUR POLICY. FOR ADDITIONAL GUIDANCE AND INFORMATION, SEE THE “INSURING YOUR HOME” GUIDE ON THE N.J. DEPT. OF BANKING AND INSURANCE WEBSITE AT http://www.state.nj.us/dobi/division_consumers/pdf/insuringyourhome.pdf

Most renters’ policies in New Jersey include the following common coverages:

- **Personal property (Coverage C)** pays if your personal property is damaged or destroyed by a covered loss.
- **Loss of use (Coverage D)** pays your additional living expenses (costs over the normal amount for housing, food, and other essential expenses) if you must temporarily move because damage to your rental from a covered loss renders it uninhabitable.
- **Personal liability (Coverage E)** pays to defend you in court against certain lawsuits and provides coverage if you are found legally responsible for someone else's injury or property damage.
- **Medical payments to others (Coverage F)** pays the medical bills of people hurt on your property. It might also pay for some injuries that happen away from your rental, such as your dog biting someone in the park.

Policy Features

- Companies may exclude coverage for certain losses. Even the most comprehensive policy will exclude certain types of damage.
- All policies include an all-peril deductible. The deductible is the portion for which you are responsible on a covered property loss.
- Some policies may include a separate optional wind/hail deductible and/or a mandatory or optional hurricane deductible.
- Companies may offer optional coverages that include earthquake and scheduled personal property such as jewelry, fine arts, furs or silverware

Your Policy Covers Losses Caused by	Your Policy Does Not Cover Losses Caused by
Fire and lightning	Flooding including tidal surge (Note: Flood insurance may be available through the National Flood Insurance Program (www.floodsmart.gov))
Sudden and accidental damage by smoke	Earthquakes, earth movement, landslides, mudslides & sinkholes
Explosion	Termites, insects, rats, mice, birds or other vermin
Theft	Freezing pipes (unless water was shut off or building was heated)
Vandalism and malicious mischief	Losses if your rental unit is vacant for the number of days specified by your policy
Aircraft and vehicles	Wear and tear, rotting, maintenance and pollution
Windstorm or hail	Wind or hail damage to trees and shrubs
Sudden and accidental water damage	Mold, unless it is as a result of a covered loss (for example, mold damage due to flood would not be covered)
Weight of ice, snow or sleet	Water damage resulting from continuous and repeated seepage
Riot and civil commotion	Liability which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft or certain watercraft
	Intentional acts caused by you or a resident of your home
	War or Nuclear Hazard

American Bankers Insurance Company of Florida

A Stock Insurance Company
11222 Quail Roost Drive, Miami, FL 33157-6596 • 305.253.2244

IMPORTANT NOTICE TO SENIOR CITIZENS NOTICE OF DESIGNATED PERSON TO RECEIVE NOTICE OF CANCELLATION OR NONRENEWAL – NEW JERSEY

If you are sixty-two (62) years of age or older, you have the right to designate a third party to receive a copy of any cancellation, lapse, nonrenewal, or conditional renewal notices issued to you.

While a third party may receive copies of such notices on your behalf, the designated third party and we will not accept any liability for services the designated third party provides to you.

If you would like to designate a third party to receive a copy of such notices and you have obtained their approval:

1. Complete the lower portion of this form by entering your and the third party's information;
2. Sign and date this form;
3. Ensure the third party designee signs and dates it; and
4. Return it to us by certified mail with return receipt at the following address:

American Bankers Insurance Company of Florida
11222 Quail Roost Drive, Miami, FL 33157-6596

Keep a copy of the completed form for your records. The third party designation will become effective no later than ten (10) business days after we receive the completed form signed by both you and the third party designee. You may terminate the third party designation by sending written notification to us.

Request to Designate a Third Party to Receive a Copy of Policy Termination Notices

INSURED'S NAME		POLICY NUMBER	
ADDRESS		CITY	
STATE	ZIP	TELEPHONE NUMBER	

I designate the following third party to receive a copy of any cancellation or nonrenewal notice that you might send me for the policy number shown above.

NAME	ADDRESS		
CITY	STATE	ZIP	
SIGNATURE OF INSURED	DATE / /		

I accept the designation above. I understand my designation as a third party does not constitute acceptance of any liability on my part or the insurance company for services provided to the senior citizen insured. If I decide to terminate my designation, I must send written notification to both the senior citizen insured and the insurance company.

SIGNATURE OF THIRD PARTY DESIGNEE	DATE / /
-----------------------------------	-------------



ASSURANT®

Privacy Notice

You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies or funeral homes.

Pursuant to the United States Gramm-Leach Bliley Act, companies that qualify as financial institutions must provide their customers with a Privacy Notice on an annual basis. If you have asked not to be solicited, that request is still in effect. You do not need to contact us again. **This is not a solicitation.** You do not need to respond.

This Privacy Notice gives you examples of the types of data we lawfully collect, use, share or disclose; and the kinds of companies with whom we may lawfully share such data. These examples serve only as illustrations; they should not be considered all of the data we may lawfully collect, use or share. Below is our privacy pledge to you:

Our Privacy Principles:

- We do not sell your personal information.
- We do not share your personal information with anyone outside the Assurant family of affiliated companies unless you expressly authorize the sharing, or it is permitted or required by law.
- We do not allow those with whom we do business to use our customer information for their own marketing purposes unless there is a valid joint marketing agreement.
- We will not collect, use, share or disclose any of your information if prohibited by law.
- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

Information We May Collect

The level of information we may collect varies depending upon the type of services and products we offer you. Here are some examples of the types of information we may collect and how we gather it:

- From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name, address, social security number, telephone number, employer and income.
- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data only to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.

Information We May Disclose or Share and With Whom

We may lawfully share customer information with other entities as needed to deliver products and services to you, provide customer service or handle your account.

Disclosures Permitted by Law

We share customer information as described above and as permitted by law.

Disclosures for Joint Marketing and Servicing

We may lawfully share customer information with persons or organizations inside or outside our family of companies that perform marketing services for us or with whom we have joint marketing agreements.

Information Regarding Former Customers

We treat the information of prospective and former customers in the same manner as existing customers with respect to the use of personal information.

Our Security Procedures

We restrict access to customer information to those employees whom we know have a valid business purpose to have access to such data. We maintain physical, electronic and procedural safeguards. We require those who provide services for us and to whom we provide your data to keep your information safeguarded and confidential.

Changes to This Privacy Notice

We reserve the right to change this Privacy Notice at any time. If we make material changes, we will provide current customers a new notice that describes our new practices and will post it on our internet websites.

The following companies underwrite or market services under the Assurant service mark and adhere to this Privacy Notice. We value our relationship with you. Should you have any questions about our Privacy Notice, please write to us at The Assurant Privacy Office, 260 Interstate N Circle SE, Atlanta, Georgia 30339.

Affiliates:

American Bankers Insurance Company of Florida
American Bankers Life Assurance Company of Florida
American Memorial Life Insurance Company®
American Security Insurance Company
Caribbean American Life Assurance Company
Caribbean American Property Insurance Company
Consumer Program Administrators, Inc. (CPI)
Dealers Performance, Inc. (DPI)
John Alden Life Insurance Company

National Product Care Company (NPCC)
Reliable Lloyds Insurance Company
Service Plan, Inc. (SPI)
Standard Guaranty Insurance Company
Union Security Insurance Company
Union Security Life Insurance Company of New York
Voyager Indemnity Insurance Company
Virginia Surety Company, Inc. (VSC)