



FARMER

## DECLARATIONS

HOMEOWNERS

Replaces all prior Declarations, if any.

**TOWNHOUSE/CONDOMINIUM OWNERS**  
**ILLINOIS FARMERS INSURANCE COMPANY, AURORA, ILLINOIS**  
**A Stock Company**

**TRANSACTION TYPE: OFFER OF RENEWAL**

The Policy Period is effective (not prior to time applied for) at described residence premises.

POLICY NUMBER	POLICY PERIOD			POLICY EDITION
	FROM	TO	STANDARD TIME	
90481-48-76	10-05-2012	10-05-2013	12:00 NOON	04

ISSUING OFFICE:  
P.O. BOX 149044  
AUSTIN, TX 78714

This policy will continue for successive policy periods, if: (1) we elect to continue this insurance, and (2) if you pay the renewal premium for each successive policy period as required by our previous, rules and forms then in effect.

**INSURED'S NAME & MAILING ADDRESS:**

LAWRENCE GOLDFABER / MARY A GOLDFABER

LOCATION OR DESCRIPTION OF RESIDENCE PREMISES:  
(Same as mailing address unless otherwise stated.)

1615 E CENTRAL RD #217C  
ARLINGTON HEIGHTS IL 60005-3348

**DESCRIPTION OF PROPERTY**

YEAR OF CONSTRUCTION	CONSTRUCTION TYPE	ROOF TYPE	NUMBER OF BEDS	OCCUPANT
1971	FRAME	ASPHALT COMPOSITION	089	OWNER

**COVERAGE - We provide insurance only for those coverages indicated by a specific limit or other notation.**

SECTION I - PROPERTY			SECTION II - LIABILITY			ANNUAL PREMIUM
A - DWELLING OR MOBILE HOME	B - SEPARATE OWNER STRUCTURES	C - PERSONAL PROPERTY	D - LOSS OF USE	E - PERSONAL LIABILITY	F - MEDICAL PAY TO OTHERS	
NOT COV	NOT COV	\$100,000	\$40,000	\$300,000 Each Occurrence	\$1,000 Each Person	\$660.67

**ENDORSEMENTS**

ENDORSEMENT NUMBER	DITION NUMBER	DESCRIPTION
E4041A	1ED	ENDORSEMENT AMENDING SECTION II - EXCLUSION
E6120	2ED	CONTENTS REPLACEMENT COST COVERAGE
E6161	1ED	BUILDING PROPERTY - LOSS ASSESSMENTS
E6268A	1ED	AMENDING DEBRIS REMOVAL COVERAGE AND POLLUTION EXC
H4166A	1ED	AMEND DEFINITIONS, SECTION I-LOSSES INSURED & NOT INSURED
H6106	1ED	SPECIAL LIMITS ON SPORTS CARDS
H6221A	1ED	ENDORSEMENT AMENDING SECTION II - EXCLUSIONS
J6003	1ED	ADDING LOCKSMITH SERVICES TO SECTION I - ILLINOIS
J6071A	1ED	END AMENDING ADD. COVERAGES - UNIT OWNERS BUILD PROPERTY
J6102	1ED	PERSONAL ARTICLES FLOATER
		IMPORTANT NOTICE ADDITIONAL ENDORSEMENTS SEE E0052

**DISCOUNTS**

50 PLUS AND HOME SECURITY DISCOUNTS HAVE BEEN APPLIED TO YOUR POLICY.

**DEDUCTIBLES**

Deductible applicable to each covered loss:

\$250

POLICY ACTIVITY Do not pay - invoice sent separately

\$ NONE	Previous Balance	
660.67	Premium	ANY "DUE" BALANCE OR CREDIT \$7.00 OR LESS WILL BE APPLIED TO YOUR NEXT BILLING. BALANCES OVER \$7.00 ARE DUE UPON RECEIPL
	Fees *	
	Payments or Credits	
\$ NONE	Total *	INSURED PAYS

\*SEE ADDITIONAL FEE INFORMATION BELOW

This Declarations page is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

Countersignature

AGENT: KENNETH C. MORE

AGENT PHONE: (847) 577-2700

AGENT NUMBER: 22 03 383

Authorized Representative

Additional Premium Section II - Purpose of use is residential, unless stated otherwise.

Outboard Motor over 25 horsepower (Single or Combined) - Section II

MOTOR A:

MOTOR B:

**MESSAGES**

IN ACCORDANCE WITH ILLINOIS LAW, AS OF JUNE 1, 2011, A PARTY TO A RECOGNIZED CIVIL UNION IS NOW AFFORDED THE SAME COVERAGE AS A SPOUSE UNDER YOUR POLICY.  
INSURED PAYS PREMIUM.

IN THE EVENT OF A LOSS, AT ANY TIME, CALL US AT 1-800-HELPPOINT (1-800-435-7764)

**MORTGAGEE OR OTHER INTEREST:**

LOAN NUMBER 4800211184  
US BANK NATIONAL ASSOCIATION  
X US BANK HOME MTG ISAOA ATIMA  
PO BOX 7298  
SPRINGFIELD, OH 45501-7298

**ADDITIONAL MORTGAGEE OR OTHER INTEREST:**

**Additional Fee Information**

The "Fees" identified in the "Policy Activity" section above apply on a per-policy, not an account basis. The following additional fees also apply.

In consideration of our agreement to allow you to pay in installments, the following service fee(s) will apply:

For the Monthly Recurring Electronic Funds Transfer (EFT) and fully enrolled in on-line billing (paperless) option, a service charge of \$0.00 per installment is applied per account.

For other Monthly EFT payment plans, a service charge of \$2.00 per installment is applied per account.

For all payment plans other than those listed above, a service charge of \$5.00 per installment is applied per account.

If your account is for the payment of premiums on more than one policy, any change in these fees will not be effective until the updated service fee information is provided for each of the policies.

In addition, the following fees also apply:

LATE FEE: \$10.00 (applied per account)

RETURNED PAYMENT CHARGE: \$25.00 (applied per each check, electronic transaction or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)

REINSTATEMENT FEE: \$25.00 (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable law.



FARMERS

Keep with your policy showing the same policy number as this endorsement.

Effective

Date: 10-05-2012**ADDITIONAL ENDORSEMENT(S)**90481-48-76

Policy Number of the Company designated  
in the Declarations

**ADDITIONAL ENDORSEMENT(S) CONTINUED**

ENDORSEMENT NUMBER	EDITION NUMBER	DESCRIPTION
J6143	1ED	INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY
J6900A	1ED	ENDORSEMENT AMENDING GENERAL CONDITIONS
S2212	2ED	SPECIAL STATE PROVISIONS - ILLINOIS
S2230	1ED	CHILD MOLESTATION EXCLUSION - ILLINOIS
252480	612	INVESTIGATIVE PRACTICES AND PROTECTION OF YOUR PRIVACY

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

Countersigned \_\_\_\_\_

Authorized Representative