

GUILLERMO CARRANZA
1094 CUDAHY PL STE 214
SAN DIEGO, CA 92110-3930



Renters Insurance Renewal

A ANMOL, T YELLA, T PAVANI SATTI
6545 MONTEZUMA RD 4W
SAN DIEGO CA 92115-2807

5/26/2023

Dear Aditi Anmol, Thanishya Yella and Thanuja Pavani Satti,

Thank you for choosing Farmers for your renter insurance needs. We appreciate the opportunity to offer continued coverage for you contingent upon payment toward the premium as stated below.

Please review the enclosed policy renewal offer document:

- Declaration page – a summary of your insurance coverages, limits, and deductibles

A summary of your premium and policy change information is shown below.

Premium at-a-glance

► **Policy Premium** **\$130.00**

Summary of changes

	Previous	Renewal
Coverage: Personal Property	\$10,000	\$11,000

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®

Your Farmers Policy

Policy Number: 33625-85-49
Effective: 7/19/2023 12:01 AM
Expiration: 7/19/2024 12:01 AM

Property Insured

6545 Montezuma Rd Apt 4W
San Diego, CA 92115-2807

Your Farmers Agent

Guillermo Carranza
1094 Cudahy Pl Ste 214
San Diego, CA 92110-3930
(619) 269-9544
gcarranza@farmersagent.com

To file a claim log on to [Farmers.com](https://farmers.com)
or the [Farmers® Mobile App](#) or call
1-800-435-7764

Did you know?



Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!



Farmers Smart Plan Renters Declarations

Policy Number: 33625-85-49
Effective: 7/19/2023 12:01 AM
Expiration: 7/19/2024 12:01 AM
Named Insured(s): Aditi Anmol
Thanishya Yella
Thanuja Pavani Satti
Surakshitha Suresh
6545 Montezuma Rd 4W
San Diego, CA 92115-2807
e-mail Address(es): aditi.jeni@gmail.com
Property Insured: 6545 Montezuma Rd Apt 4W
San Diego, CA 92115-2807
Underwritten By: Fire Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums

► **Policy Premium** **\$130.00**

*also see Information on Additional Fees below

This is not a bill.

Your bill with the amount due will be mailed separately.

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage C - Personal Property	\$11,000	Coverage D - Loss of Use	\$2,200
Contents Replacement Cost	Covered	Additional Living Expense Term	12 Months
Building Additions & Alterations	\$1,100		

Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$100,000	Coverage F - Guest Medical	\$1,000
Personal Injury	Not Covered		

Deductible

Type of Loss	Deductible
Liability Losses	\$0
All other covered property losses	\$500

How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses	Loss Settlement Terms
Personal Property (Pays up to the limit for Coverage C)	Replacement Cost
Building Additions and Alterations	Replacement Cost

farmers.com

Policy No. 33625-85-49

Questions?

Call your agent Guillermo Carranza at (619) 269-9544 or email gcarranza@farmersagent.com

Manage your account:

Go to www.farmers.com to access your account any time!

Declarations (continued)

Discounts Applied to Policy

Discount Type

Claim Free

Mortgagee / Other Interest

Other Interest

Dorchester Apartments
6595 Montezuma Rd
San Diego, CA 92115-2866

Loan Number

Not Applicable

Mortgagee Deductible Clause

The following provision applies only if a mortgagee is named in the policy:

For any loss in which only the mortgagee's interest is adjusted and settled, not including any interest you may have in the property or loss, the applicable deductible will be the smallest of the following amounts:

- 1. The deductible stated in the declarations or renewal notice, or
- 2. \$1,000.

The policy deductible stated in the declarations or renewal notice will apply to settlement of any interest you may have in the property or loss.

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document:
56-5876 1st ed.; J6980 2nd ed.; 25-8531 10-12

Other Information

- Please contact your Farmers® agent for a free Farmers Friendly Review® so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.
- Ask your Farmers® Agent about flood insurance.

Declarations (continued)

*Information on Additional Fees

The “Fees” stated in the “Premium/Fees” section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Recurring Electronic Funds Transfer (EFT) : **\$0.00** (applied per account)
 - For Recurring Credit/Debit Card plans : **\$5.00** (applied per account)
 - For all other payment plans: **\$7.00** (applied per account)

2. Late Fee: \$15.00 (applied per account)

3. Returned Payment Charge: \$25.00 (applied per 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)

4. Reinstatement Fee: \$12.00 (applied per policy)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

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

Policy Notices

California Residential Property Insurance Bill of Rights

A consumer is entitled to receive information regarding homeowner's insurance. The following is a limited overview of information that your insurance company can provide:

- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- An explanation of how your policy limits were established.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, a copy of the Unfair Practices Act and, if requested, a copy of the Fair Claims Settlement Practices Regulations.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- An offer of coverage and premium quote for earthquake coverage, if eligible.

This insurer reports claim information to one or more claims information databases. The claim information is used to furnish loss history reports to insurers. If you are interested in obtaining a report from a claims information database, you may do so by contacting:

A-PLUS™ a division of ISO Services, Inc.

(800) 709-8842

<http://www.verisk.com/insurance/products/order-an-a-plus-loss-history-report.html>

LexisNexis Consumer Center

(800) 456-6004

www.consumerdisclosure.com

A consumer is also entitled to select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy. The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at www.insurance.ca.gov for free insurance assistance.

25-2563 8-17

Inflation and Your Coverage Limits

Policy Number: 33625-85-49

This document contains important information about your insurance coverage. Please take a moment to review this information carefully.

Inflation can effectively reduce your coverage

Your policy includes an important condition which allows us to increase certain stated limits in your policy annually for inflation. We have applied an inflation index factor as part of your renewal offer. Please note that since we do not unilaterally reduce the **stated limits** at

Policy Notices (continued)

renewal, there will be no change if the application of the factor results in a decrease in a stated limit. **Important: The stated limit on your policy may not be equal to the actual cost to replace real or personal property.**

As your Farmers Agent I am happy to help.

I am available to answer any questions you may have about your coverage or the limits offered for your policy. However, it is your responsibility to make sure you have enough insurance coverage for your needs.

If you have any questions about this renewal offer, please contact my office at (619) 269-9544.

25-5740 4-21

California Wildfire Mitigation Customer Notification

We use a variety of factors when determining your insurance rates. One key risk area we consider is your Wildfire Risk Score, also called FireLine®. We get your FireLine score from our vendor Verisk™, and it's a common tool used in the insurance industry to help determine a property's wildfire risk. The FireLine score is calculated by looking at three risk factors of your property:

1. Fuel – this factor assesses the amount and type of vegetation at your property and within a quarter mile of the surrounding area (for example, grasses, trees and/or brush).
2. Slope – this factor is determined by reviewing the slope of the land on which your property is situated (Slopes can increase the speed and intensity of a wildfire).
3. Access – this factor is assessed based on ease/difficulty of road access to your property for emergency services.

In order to calculate your FireLine score, the Fuel and Slope scores are multiplied together and then the Access score is added. The score can range between 0 and 30, where 30 represents the highest risk.

You can learn more about how your property is scored below:

- Fuel (score of 0-5, with 5 representing the heaviest/highest combustibility fuel)
 - o Fuel score assesses vegetative fuels at the property and within the surrounding area (i.e., amount and type of fuels including grasses, trees or dense brush). Available scores:
 - 0 – No Fuel
 - 1 – Small, light fuels
 - 2 – Light to medium fuels
 - 3 – Medium fuels
 - 4 – Medium to heavy fuels
 - 5 – Heavy, large fuels
- Slope (score of 0-5, with 5 representing the steepest slope)
 - o Slope at the property (i.e., steep slopes can increase the speed and intensity of a wildfire). Available scores based on percent of steepness:
 - 1 – Mild (0-5%)
 - 2 – Moderate (6-20%)

Policy Notices (continued)

- 3 – Steep (21 – 40%)
 - 5 – Extreme (over 40%)
- Access (score of 0-5, with 5 representing most restricted access)
 - o Access to the property (i.e., fire truck ability to access properties located on a dead-end road or network of roads). Available scores include:
 - 0 – No Access Problems
 - 1 – Somewhat Limited Access
 - 3 – Limited Access
 - 5 – Very Limited Access

If you want to get the FireLine score for your property, or have questions, please contact your agent, or call Farmers at 1(800) FARMERS (1(800) 327-6377).

If you think there is an error with your score and would like to appeal, please contact your Agent. You can also send an email, with the information below, to usw.pl.fireline@farmersinsurance.com or call Farmers at 1(800) FARMERS (1(800)327-6377).

Insured’s Name	Dwelling Address
Policy Number	Effective/Renewal Date
Current FireLine Score	Contact Information (email & phone number)
Reason for Appeal – Component(s) of FireLine Score being Appealed	Describe specific actions that have changed the Fuel, Slope or Access score for appeal

25-8356 3-23

Notice of Information Practices California

Why did we send you this notice?

The State of California requires all insurance companies to tell customers about their information practices. Information practices include things companies do to gather and share information about customers. Insurance companies need information to make decisions. They make all sorts of day-to-day decisions: who to insure, how much to charge, how to handle claims, and others.

What are your rights?

Our information practices extend to applicants and policyholders (past and present). State and federal laws give you certain rights when you take part in transactions having to do with insurance for yourself, your family, or your household.

We send our customers a notice called the "Farmers Privacy Notice." The Farmers Privacy Notice does not limit any rights you may have - as a consumer, claimant, or beneficiary. Your state gives you additional protections. They are explained in this notice.

Policy Notices (continued)

How do we collect the information?

You give us most of the information we need when you apply for insurance. Much of it is made up of common, practical facts: your employment information, your driving record, your age, where you live, and other things like that. Many times, we need more information. Or we may need to verify information you've given us. When that happens, we normally ask for a report from an outside source. That source can be a consumer reporting agency or an insurance support organization. Both provide information in the form of consumer reports. Most insurance companies use these; it's a common industry practice.

Sometimes one of these outside sources needs to gather information before they can prepare an investigative consumer report. This could be done as part of a fraud investigation, for example. They might then contact you, another adult member of your household, or a neighbor by phone or in person. If this happens, you can, as the Named Insured, ask us to interview you or your spouse as well. We will make every effort to honor your request.

What types of information do we collect?

Auto - While taking your application for insurance and to service policies covering your personal vehicles, we may obtain information about

- How you use your vehicle(s), including annual mileage
- Age, personal habits, and characteristics of drivers
- Credit information
- History of accidents, driving violations, arrests or convictions, and claims
- Previous insurance experience

Property - While taking your application for insurance and to service policies covering your real and personal property, we may obtain information about

- Type of construction and square footage of dwelling
- Heating system and other physical characteristics of the property
- Care and maintenance of the property
- Credit information
- Claims history
- Previous insurance experience
- Personal habits and characteristics of the property's occupants

What do we do with the information?

We use the information we collect about you to perform insurance functions. This includes

- Underwriting and servicing your policy
- Processing claims (we may obtain information relating to health and employment)
- Investigating potential fraud
- Other activities permitted by state and federal law

Here's an example: If you ask us to set up a payment by electronic funds transfer, we may obtain financial information for a particular bank account.

Policy Notices (continued)

We may also disclose information to other parties. The law permits us to do this without your prior authorization when the information goes, for example, to these parties:

1. Your Farmers[®] agent - to service your policy.
2. Persons who need this information to perform normal business functions for us.
3. Persons conducting actuarial or research studies on our behalf.
4. Another insurance company or an insurance support organization - to perform an insurance transaction, or to detect or prevent criminal activity or fraud in connection with an insurance transaction.
5. A medical professional or medical care institution - to verify insurance coverage or benefits or to inform an individual of a medical problem the individual may not know about.
6. An insurance regulatory authority.
7. Law enforcement or other governmental authority.
8. A group policyholder - to report claims experience or conduct an audit of our operations, but only as needed to conduct the review or audit.
9. Affiliates, as permitted by law. The law allows us to share your financial information with our affiliates to market products or services to you, and does not allow customers to restrict that disclosure.
10. Persons that perform marketing services on our behalf, as permitted by law.
11. Other non-affiliated third parties, as permitted by law.
12. A party to a proposed or consummated sale, transfer, merger, or consolidation of all or part of the company underwriting your policy.

An insurance support organization that prepares a report may keep information it gathers and disclose that information to other persons, but only to the extent permitted by federal and state law.

How can you see or make corrections to your personal information?

You have these rights:

- To know what personal information about you we have in our records. That includes reports from outside sources.
- To get a copy of your personal information.
- To request that we correct, change, or remove any information you feel is incorrect.

To use these rights, you must send us a written request. Your Farmers[®] agent can give you the appropriate service center address.

If you request that we correct, change, or remove incorrect information, we'll check our records and make the changes if we can. We'll let you know in writing what we decide.

If we cannot make a change you asked for, you can file a statement. Write down the reasons you disagree with our decision. We'll include the statement in our records. That way, anyone who looks at the disputed personal information will also see your statement. From then on, if we disclose your information to another party, we'll include your statement. We will also send a copy to anyone who has gotten your personal information from us in the past two years. Just tell us who you would like us to send it to.

There are some types of information for which these rights do not apply:

- Information we collect to process an actual or anticipated claim
- Information we collect for an actual or anticipated civil or criminal proceeding

Policy Notices (continued)

- Specific items of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation, or material nondisclosure

We'll keep you informed.

As required by law, we will keep you up to date on our information practices. We reserve the right to modify our practices at any time, when permitted by law.

If you have questions about this notice, please call your Farmers[®] agent.

This notice is sent on behalf of the Farmers Insurance Group of Companies, whose members include, but are not limited to:

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Texas County Mutual Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company.

25-8531 10-12



Subscription Agreement Notice

Important Notice - Please keep for your records

Subscription Agreement Notice

By payment of the policy premium, you acknowledge that you have received and read the Fire Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Fire Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1942. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

Subscription Agreement

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Fire Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, the Fire Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Fire Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty five per centum of the Premium Deposit for the insurance provided and twenty five per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, Attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.

Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

Information We Collect

We may collect the following categories of information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Examples
Personal Identifiers	Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature
Personal Characteristics	Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.
Commercial Information	Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.
Biometric Information	Voice print, photo.
Internet or network activity	Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.
Geolocation	IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.
Audio, electronic, visual, thermal, olfactory	Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.
Professional information and Employment information/Education Information	Job titles, work history, school attended, employment status, veteran, or military status.
Education Information	Job titles, work history, school attended, marital status, e-mail, telephone recordings.
Inferences	Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.
Sensitive Personal Information	Social security number, driver's license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us.

Purposes for Collection of Personal Information

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To conduct quality assurance;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;
- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

We collect certain information ("nonpublic personal information") about you and the members of your household ("collectively, you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information.
- Information about your transactions with us, our affiliates, or others, such as your policy coverage, premiums, and payment history.
- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites, and interaction with our on-line advertisements.
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information, and insurance claim history; and
- If you obtain a life, long-term care, or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How Long Do You Retain My Information

We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

How We Protect Your Information

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Information We Disclose

We may disclose the nonpublic personal information we collect about you, as described above, to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers

or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

- (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud.
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

Sharing Information with Affiliates

The Farmers Insurance Group[®] of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in Information We Collect, as permitted by law to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters, and brokers/dealers.
- Non-financial service providers, such as data processors, billing companies and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

Important Privacy Choices

You have choices about the sharing of some information with certain parties. These choices may differ based on the particular affiliate(s) with which you do business.

For 21st Century customers: We are offering you an Opt-Out opportunity which is included with your policy documents. If you prefer that we not share your consumer report information with Farmers you may opt-out of such disclosures that is, you may direct us not to make those disclosures --other than as otherwise permitted by law. You may do so by following the procedure explained in the Opt-Out Form. You may opt-out only by returning the Opt-Out Form. We will implement your request within a reasonable time. If it is your decision not to opt-out and to allow sharing of your information with the Farmers affiliates, you do not need respond in any way.

For Bristol West customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may use the Opt-out form included with your policy documents. Please verify that your Bristol West policy number is listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive it. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out or respond to us in any way.

For Farmers customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. Any policyholder may opt out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy issued by the affiliates listed on the Farmers Privacy Notice. We will implement your request within a reasonable time after we receive the form.

If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.

Additionally, under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form at <https://www.farmers.com/california-consumer-privacy/>.

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with other nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of, or, if applicable, to opt-in to that type of information sharing.

Website and Mobile Privacy Policy

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications

Recipients of this Notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

More Information about these Laws?

This notice is required by applicable federal and state law. For more information, please contact us.

Signed

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Insurance Hawaii, Inc., Farmers New Century Insurance Company, Farmers Services Insurance Agency, Farmers Specialty Insurance Company, Farmers Texas County Mutual Insurance Company, Farmers Financial Solutions, LLC (a member of FINRA and SIPC)*, FFS Holding, LLC, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company, American Federation Insurance Company, 21st Century Advantage Company, 21st Century Assurance Company, 21st Century Casualty Company, 21st Century Centennial Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century North America Insurance Company, 21st Century Premier Insurance Company, Hawaii

Insurance Consultants Ltd., American Pacific Insurance Company, Inc., Bristol West Casualty Insurance Company, Bristol West Holdings, Inc., Bristol West Insurance Company, Bristol West Insurance Services of California, Inc., Bristol West Insurance Services, Inc. of Florida, Bristol West Preferred Insurance Company, BWIS of Nevada, Inc.; Coast National Holding Company, Coast National Insurance Company; Foremost County Mutual Insurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Lloyds of Texas, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Lloyds Insurance Company of Texas, Economy Premier Assurance Company, Farmers Direct Property & Casualty Insurance Company, Toggle Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

*For more background information on Farmers Financial Solutions, LLC ("FFS") or its registered representatives/Agents, visit FINRA's BrokerCheck at www.finrabrokercheck.com or call the BrokerCheck toll free hotline at (800) 289-9999. You may obtain information about the Securities Investor Protection Program (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. FFS is registered with the US Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB website is accessible at www.msrb.org and includes an Investor Brochure that describes the protections that may be provided by the MSRB and how to file a complaint with the appropriate regulatory authority.



2023 Exchange Update

Dear Fellow Fire Insurance Exchange Member:

As we close the books on 2022, Farmers Insurance Group® continues to provide its customers with coverage options to help them manage risk and meet their insurance needs. We strive to deliver the best value and experience to every customer we're privileged to serve. Farmers appreciates your business and looks forward to continuing to earn your confidence for many years to come.

Fire Insurance Exchange is one of the insurers comprising Farmers Insurance Group®. Fire Insurance Exchange along with Farmers Insurance Exchange and Truck Insurance Exchange, and their subsidiaries and affiliates, provide automobile, homeowners, personal umbrella, and business owners insurance. For more information, please visit farmers.com.

Recent Developments

- We have transitioned to new Farmers Group, Inc. CEO Raul Vargas as former CEO Jeff Dailey retired after 11 years as CEO on December 31, 2022.
- Farmers expanded on its digital focused eCheckout initiative to improve customers' purchase and onboarding experience. eCheckout is now available in 26 states for Farmers auto, home, renters, condo, and umbrella products.
- In a year of elevated weather catastrophes, Farmers responded with our award-winning Catastrophe team to serve our customers and help communities in need, including during Hurricane Ian where Farmers was the first insurer on the scene.

Better Together

- Farmers became the first U.S. based insurer to sign the United Nations Principles for Sustainable Insurance.
- Farmers updated its "Diversity & Inclusion" commitment to "Diversity, Equity, Inclusion & Belonging". The addition of Equity and Belonging emphasizes the importance of both within the Farmers culture.
- Farmers Claims introduced enhanced customer service options for Spanish speaking customers by providing Spanish survey options and introducing a new bilingual skillset option.

Your Voting Rights

As a member of Fire Insurance Exchange, you have the important right to vote for representatives of the Exchange Board of Governors. To ensure that all our customers have an opportunity to exercise their voting rights, we now have three ways in which you can cast your votes. You may vote in person at the Annual Meeting of Members of Fire Insurance Exchange, appoint a proxy to act on your behalf by requesting and returning a completed proxy form, or conveniently cast your votes online through your Farmers.com account. Additional information on Fire Insurance Exchange and your voting options can be found in the FAQs on the other side of this page.

Thank you for your ongoing support and participation.

Sincerely,

A handwritten signature in black ink that reads "Kenneth W. Bentley".

Kenneth W. Bentley
Chair of the Board of Governors of Fire Insurance Exchange

2023 Exchange Update (continued)

FREQUENTLY ASKED QUESTIONS

As a member of Fire Insurance Exchange, we want you to understand the basics of the operation of an Exchange because, as you will see below, you are an owner of the Exchange.

What is an Exchange?

An Exchange is an insurance organization, which operates in most ways like any other insurance company, but with a few key differences. Fire Insurance Exchange was organized under a provision in the California Insurance Code, which allows insureds to "exchange" policies with other insureds. Because the insureds cannot practically be involved in actually issuing policies, collecting premium, paying commissions to agents, etc., they appoint a third party - called an "attorney-in-fact" (AIF) - to perform those duties on their behalf for a fee. That appointment is made through a document called a "Subscription Agreement." You were asked to sign a Subscription Agreement at the time you applied for insurance with Fire Insurance Exchange and that is how you became a member (aka subscriber).

Who owns the Exchange?

You do. Subscribers of the Exchange are owners until such time as they no longer have insurance from the Exchange. Subscribers elect a Board of Governors which supervises the financial affairs of the Exchange and the performance of the AIF in conformity with the Subscription Agreement terms.

Why is an AIF fee paid to Fire Underwriters Association (FUA)?

Under the Subscription Agreement mentioned above, members appoint FUA to perform certain of the tasks, such as policy issuance and collection of premium, which are involved in running an insurance operation. The Subscription Agreement specifies an AIF fee of 25 percent of premium, although FUA has taken less than that amount.

What is FUA?

FUA is a wholly owned subsidiary of Farmers Group, Inc. (FGI), which is part of the Zurich Insurance Group, Ltd (ZIG), a Swiss company. Neither FUA, FGI nor ZIG has any ownership interest in Fire Insurance Exchange, which is owned by its subscribers (insureds).

How was your premium dollar spent by Fire Insurance Exchange in 2022?

Your premium dollar covers Exchange costs including losses incurred, acquisition costs, taxes, license fees, the AIF fee, and any contributions to surplus. For 2022, the AIF fee was 12.4% of the premium dollar, which included the AIF profit of 6.70% of the premium dollar for that year.

Can the Exchange lose money?

If premiums collected exceed claims payments and other expenses (including the fee for the AIF), then the Exchange retains those net premium earnings (as contributions to surplus). If premiums are not sufficient to cover claims and expenses, the Exchange will lose money. That's one reason it is important to build surplus to pay future losses. The AIF does not participate in claims losses and does not enjoy any net premium earnings. Importantly, subscribers are not responsible for any losses the Exchange might suffer.

How can I exercise my right to vote?

You may exercise your voting rights in any of the following ways:

1. By attending the annual members' meeting in Woodland Hills, CA on March 18, 2024 at 10 AM,
2. Electronically through your Farmers.com account (voting will be available from January 1, 2024 to March 8, 2024 and you will be required to create a Farmers.com account if you do not already have one), or
3. Through mail by requesting a paper proxy from the Subscriber Relations Office (completed proxies must be received by March 8, 2024)

Where can I get more information about the Exchange, or obtain a paper proxy?

You can go to www.farmers.com/about-us for most questions. If you have additional questions or want to obtain a paper proxy along with a postage paid envelope to confidentially return your proxy, please contact:

Subscriber Relations Office
Fire Insurance Exchange
Attn: Corporate Secretary
P.O. Box 4461
Woodland Hills, CA 91365
Subscriber.relations@farmersinsurance.com

Certificate as to Evidence of Insurance (J6980 - 2nd Edition)



Policy Number: 33625-85-49
Effective Date: 7/19/2023
Named Insured: Aditi Anmol
Thanishya Yella
Thanuja Pavani Satti
Surakshitha Suresh
6545 Montezuma Rd 4W
San Diego, CA 92115-2807

*This form is
issued by:
Agent:*

Fire Insurance Exchange, Woodland Hills, CA
Guillermo Carranza
(619) 269-9544
gcarranza@farmersagent.com

Part I - Certificate as to Evidence of Insurance

☒ Applicable ☐ Not Applicable

This is not an insurance policy. This only verifies insurance. It does not confer any rights upon the certificate holder. It does not in any way amend, extend or alter the coverage provided by the policy(ies) listed below.

Coverage Is Indicated by an "X"

Limits of Liability

☒ Bodily Injury and Property Damage Liability

\$100,000 each occurrence

Location and Description of Property or Equipment (Year/Trade Name/Identification Number)

6545 Montezuma Rd Apt 4W, San Diego, CA 92115-2807

Umbrella Liability

Limits of Liability

retained limit
each occurrence
aggregate

This certificate is subject to all of the terms, conditions and limitations set forth in the policy(ies) and endorsements attached to the policy(ies). It is a matter of information only. It does not change, modify or extend the policy(ies) in any way. It supersedes all prior certificates issued.

Part II - Additional Insured Endorsement

☐ Applicable ☒ Not Applicable

We agree with you that the additional insured named below is covered for Bodily Injury and Property Damage Liability arising from acts or omissions of the **insured** or **insured person** as owner or who has care, custody or control of the insured property or equipment listed above.

This coverage does not apply to:

1. liability which arises out of, results from or is caused by the negligence of the additional insured named below, its agents or employees; or
2. any defect of material, design or workmanship in any property or equipment.

Certificate as to Evidence of Insurance (continued)

The additional insured :

1. is not a subscriber to the Company issuing the policy(ies) listed above; and
2. shall not be or become liable for any premium payments due for the policy(ies) listed above.

Part III - Other Interest Endorsement

☒ Applicable ☐ Not Applicable

The other interest:

1. does not have any coverage under the policy(ies) listed above;
2. is not a subscriber to the Company issuing the policy(ies) listed above; and
3. shall not be or become liable for any premium payments due for the policy(ies) listed above.

The insurance afforded by the policy(ies) listed above is subject to all terms of the policy(ies) and any endorsements attached to the policy(ies). This does not increase the limits of the policy(ies).

If Part I applies, this Certificate is issued to the party named below.

If Part II applies, the Additional Insured is named below. We will mail at least 10 days notice in writing to the Additional Insured shown below if we cancel or nonrenew this policy.

If Part III applies, the Other Interest is named below. We will mail a notice in writing at least 10 days before the effective date to the Other Interest shown below if we or the **insured** cancels or nonrenews the policy.

Dorchester Apartments
6595 Montezuma Rd
San Diego, CA 92115-2866

Countersigned



Authorized Representative