



PCF INSURANCE SERVICES
OF THE WEST, LLC
21300 VICTORY BLVD STE 700
WOODLAND HILLS CA 91367-7726

December 29, 2022

Policy Number: OA4711896

24-Hour Claims: 1-866-472-3326

Policy Service: 1-866-472-3326

Online Account Services: www.safeco.com

THIS IS NOT A BILL.

JAMES WESLEY
4311 7TH AVE
LOS ANGELES CA 90008-4706

Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us.

This renewal reflects adjustments to your dwelling, other structures, and personal property limits. We have adjusted your dwelling coverage limit to reflect increases in labor and materials costs in your area. As part of your responsibility to maintain adequate amounts of insurance, please contact your agent to ensure that your limits reflect your dwelling's current features and characteristics, particularly if you have remodeled recently.

Your other structures and personal property limits, which are based on your dwelling coverage, have also been adjusted. You should review whether your coverage is adequate at least annually, and after each significant personal property purchase. If you would like to change your limits, or schedule any of your high value items, please contact your agent.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Your Dwelling Limits (Coverage A) changed from \$684,900 to \$769,900. Other coverage limits listed below also changed since they are factors of your dwelling limits.
- Your Other Structure Limits (Coverage B) changed from \$68,490 to \$76,990.
- Your Personal Property Limits (Coverage C) changed from \$342,450 to \$384,950.
- Your Additional Living Expense (Coverage D) changed from \$136,980 to \$153,980.

We would also like to draw your attention to the following:


- Your new policy period will begin on February 27, 2023 and end on February 27, 2024.
- If you pay in full you will save \$.00 and your renewal premium will be \$2,146.15. If you choose to pay in installments your renewal premium is \$2,146.15.

PLEASE SEE REVERSE
GENERAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)
P O BOX 704000, SALT LAKE CITY, UT 84170

- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your payment due date.

If you have any questions or wish to make any changes to your policy, you can do so by calling us at 1-866-472-3326.

We appreciate the opportunity to serve you. Thank you.

A handwritten signature in black ink, appearing to read "Tyler Asher", with a long horizontal flourish extending to the right.

Tyler Asher
President, Safeco Insurance

Ask yourself: Do you have enough insurance coverage?

How much would it take to reconstruct your home?

Surprisingly, it has been estimated that 58% of American homes are underinsured by an average of 21%*. Make sure yours isn't one of them.

Each home is unique. You know your home best. It's your responsibility to make sure you're "fully insured" and "insured to value." That means you need to have enough insurance coverage to rebuild your home and replace all of your personal belongings in the event of total loss.

How can you determine your needs? Ask yourself the questions below. If you need help answering them, call your agent and discuss your insurance needs with them.

They will assist you in determining how much insurance would be needed to fully protect your home and belongings.

How much would it take to reconstruct your home at today's prices?

Things to consider:

- Your home's age (older homes tend to be more expensive to reconstruct) and style (contemporary, colonial, ranch, etc.)
- Features — fireplaces, cabinetry, built-in features, vaulted ceilings
- Flooring — hardwood, tile, natural stone, carpeting
- Finishes — crown molding, window and floor trim, faux paint, wall paper, wainscoting, chair rails, staircases, etc.
- Recent improvements you may have made (remodeled bathroom or kitchen, recessed lighting, built-in cabinets)
- A basement you may have finished or a room you may have added

How much is enough to replace the structures surrounding your home at today's prices?

Things to consider:

- Your fence, detached garage, gazebo, barn or storage shed
- If you have an in-ground swimming pool or just repaved your driveway or sidewalk

What would it take to replace your personal belongings at today's prices?

Things to consider:

- All your basics (furniture, rugs, linens, kitchenware, tools) and every electronic gadget
- Your entire wardrobe, your jewelry, medicines and personal effects
- Have you made any big purchases lately?
- If you have a garage full of tools, are passionate about the latest gadgets or collect just about anything, you should seriously consider getting more personal belongings coverage than the standard policy provides.

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Let's make sure you're "fully insured."

Your agent uses replacement cost estimation tools to establish a starting point for your insurance coverage. But you know your home best. And we look to you to give your agent the most complete, up-to-date information in order to protect your home and lifestyle. Here are two quick things you can do today:

1. **Look critically at your coverage statement page (also known as the policy declarations page, which comes after the opening letter in this package).** Do you believe you have enough Coverage A? (This is the amount you'd get for reconstruction of an as-close-as-possible replica of your home in the event of total loss.) If you're not sure, call your agent for help. You have the right to update your replacement cost estimate every year.
2. **Take inventory.** Compare the value of your personal belongings to the Coverage C amount on your coverage statement page. Safeco has created a form that can help you get started. You'll find it at **[Safeco.com/homeinventory](https://www.safeco.com/homeinventory)**.

It's important to know: your home's market value is totally different from what it would cost to reconstruct. Today's market value reflects economic conditions, taxes, school districts, the market value of land and many other factors that have nothing to do with how much it would cost to reconstruct your home from scratch.

Reconstruction cost — the amount needed to get you back home quickly — is based almost exclusively on the cost of materials and labor as well as demand for contractor services. In the event of total loss, a properly insured Safeco policyholder can rebuild with the same quality of materials and workmanship in their current home (unless a functional replacement cost policy was deliberately selected). Of course, we hope you'll never need these services. But we'll all sleep better knowing you're fully insured.

Thank you for trusting Safeco with your home insurance needs.

IMPORTANT NOTICE — ADD A PARTY TO RECEIVE NOTICE

California law gives you the right to identify an additional person to receive a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation we send to you due to non-payment of premium.

To assign a designee, simply complete the form below and mail the form to:

Safeco Insurance Companies
 Personal Lines Underwriting
 PO Box 704000
 Salt Lake City, UT 84170-4000
 Email: documents@safeco.com
 Fax: 877-344-5107

You may also deliver the form to your independent Safeco agent. Agent contact information is shown on your policy Declarations.

Please keep a copy of the completed form for your records. You may also change or terminate the third party designee by sending us written notification or completing the relevant section below.

Request to Designate a Third Party to Receive a Copy of Policy Termination Notices for Non-Payment of Premium.

Insured Name _____	Policy Number(s)* _____
Address _____	_____
_____	_____
_____	_____

*List all applicable policy numbers.

I designate the following person to receive a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation that you send me due to non-payment of premium for the policy number shown above.

I understand the third party designee does not have any right, whether as an additional insured or otherwise, to any benefits under the policy other than the right to receive the notice of lapse, termination, expiration, nonrenewal, or cancellation for nonpayment of premium.

Designee Name _____

Street _____ City _____ State _____ Zip _____

 Signature of Insured

 Date

Request to Change a Third Party to Receive a Copy of Policy Termination Notices for Non-Payment of Premium.

Insured Name _____ Policy Number(s)* _____

Address _____

*List all applicable policy numbers.

I would like to replace my prior third party designee with the following person to receive a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation that you send me due to non-payment of premium for the policy number shown above.

I understand the third party designee does not have any right, whether as an additional insured or otherwise, to any benefits under the policy other than the right to receive the notice of lapse, termination, expiration, nonrenewal, or cancellation for nonpayment of premium.

Designee Name _____

Street _____ City _____ State _____ Zip _____

 Signature of Insured

 Date

Request to Delete a Third Party from Receiving a Copy of Policy Termination Notices for Non-Payment of Premium.

Insured Name _____ Policy Number(s)* _____

Address _____

*List all applicable policy numbers.

I would like to delete my previously selected third party designee from receiving a duplicate copy of any notice of lapse, termination, expiration, nonrenewal or cancellation that you send me due to nonpayment of premium for the policy number shown above.

Designee Name _____

Street _____ City _____ State _____ Zip _____

 Signature of Insured

 Date



CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

AGENT:

PCF INSURANCE SERVICES
OF THE WEST, LLC
21300 VICTORY BLVD STE 700
WOODLAND HILLS CA 91367-7726

DATE:

DECEMBER 29, 2022

AGENT TELEPHONE: 1-866-472-3326

POLICY NUMBER:

OA4711896

INSURED:

JAMES WESLEY
4311 7TH AVE
LOS ANGELES CA 90008-4706

RESIDENCE PREMISES:

4311 7TH AVE
LOS ANGELES CA 90008-4706

NOTICE TO CONSUMERS — CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

You have purchased the coverage(s) checked below. NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.

- ☐ **ACTUAL CASH VALUE COVERAGE** for either a total or partial loss to the structure or its contents pay the amount it would cost you to repair, rebuild, or replace the thing lost or injured, less a fair and reasonable deduction for physical depreciation based upon its condition at the time of the injury or the policy limit, whichever is less. A deduction for physical depreciation applies only to components of a structure that are normally subject to repair and replacement during the useful life of that structure.
- ☐ **REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.
- ☒ **EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies
- ☐ **GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page. (NOT AVAILABLE).
- ☒ **BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, covers additional cost to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy.

Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.

READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY: The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE

AVOID BEING UNDERINSURED: Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

THE RESIDENTIAL DWELLING COVERAGE LIMIT: The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

DEMAND SURGE: After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

FIRE SAFETY RELATED DISCOUNTS: There are many steps you can take as a homeowner to proactively reduce your homes' vulnerability to fires. Such measures can also help reduce the cost of homeowners insurance. We want to make sure you are aware of the fire safety related discounts that we offer.

You may be eligible for our Sprinkler discount for fire sprinkler systems that are both installed and maintained in accordance with nationally accepted fire sprinkler standards. We also offer a Gas Shut Off Valve discount if your home is serviced by natural gas and has an automatic gas shut off valve installed. Additional qualifications for these discounts may apply. Please contact your agent, broker or insurance company to see if you qualify.

CHANGES TO PROPERTY: Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

EXCLUSIONS: Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:

This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

CONSUMER ASSISTANCE

If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at www.insurance.ca.gov for free insurance assistance.

ACKNOWLEDGEMENT OF CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

PLEASE SIGN THIS FORM AND MAIL IT TO THE ADDRESS PRINTED BELOW WITHIN 60 DAYS.

I have read and understood the attached California Residential Property Insurance Disclosure, which describes the principal forms of insurance coverage in California for residential dwellings and identifies the form of dwelling coverage I have purchased.

Policy No.: OA4711896

Date: _____

Signature: _____

Please sign this form and mail it to:

Safeco Imaging Center
P.O. Box 704000
Salt Lake City, UT 84170-4000

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 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.

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 (800) 927-HELP (4357) or at www.insurance.ca.gov for free insurance assistance.

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:

Choicepoint (CLUE)
1-800-456-6004
www.consumerdisclosure.com

ISO Claimsearch
1-800-888-4476



Safeco Insurance Privacy Notice — California

Effective December 11, 2020

Safeco Insurance, its affiliates and subsidiaries (collectively “Safeco” or “we”, “us” and “our”) provide insurance to individuals. We strive to protect your privacy. This notice applies to you if you are a **California resident** and are contacting us to learn about our products, to buy insurance for yourself (for example, auto insurance), or if you are filing a claim against a policy. In this notice, we explain how we gather, use, share, and protect your data.

What Personal Data Do We Collect?

The types of personal data we gather and share depends on both the product and your relationship to us. For example, we may gather different data if you are a claimant reporting an injury than if you want a quote for auto insurance. The data we gather can include your social security number, income, transaction data such as account balances and payment history, and data from consumer reports. It may also include data gathered in connection with our provision of insurance services, when you apply for such services, or resulting from other contacts with you. It may also include:

- **Identifiers**, including a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, or other similar identifiers;
- **Personal data**, such as your name, signature, Social Security number, physical characteristics or description, address, telephone number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, financial data, medical data, or health insurance data;
- **Protected classification characteristics described in California Civil Code § 1798.80(e)**, including age, race, color, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status;
- **Commercial data**, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories and tendencies;
- **Internet or other similar network activity**, including browsing history, search history, data on a consumer's interaction with a website, application, or advertisement;
- **Professional or employment related data**, including current or past job history or performance evaluations;
- **Inferences drawn from other personal data**, such as a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes;
- **Risk data**, including data about your driving and/or accident history; this may include data from consumer reporting agencies, such as your motor vehicle records and loss history data, health data, or criminal convictions;
- **Claims data**, including data about your previous and current claims, which may include data regarding your health, criminal convictions, third party reports, or other personal data.

For information about the types of personal data we have gathered in the past twelve months, please go to libertymutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

How Do You Gather my Data?

We gather your personal data directly from you . For example, you provide us with data when you:	We also gather your personal data from other people . For example:
<ul style="list-style-type: none"> ask about, buy insurance or file a claim 	<ul style="list-style-type: none"> your insurance agent or broker
<ul style="list-style-type: none"> pay your policy 	<ul style="list-style-type: none"> your employer, association or business (if you are insured through them)
<ul style="list-style-type: none"> visit our websites, call us, or visit our office 	<ul style="list-style-type: none"> our affiliates or other insurance companies about your transactions with them

	<ul style="list-style-type: none"> consumer reporting agencies, Motor Vehicle Departments, and inspection services, to gather your credit history, driving record, claims history, or value and condition of your property
	<ul style="list-style-type: none"> other public directories and sources
	<ul style="list-style-type: none"> third parties, including other insurers, brokers and insurance support organizations who you have communicated with about your policy or claim, anti-fraud databases, sanctions lists, court judgments and other databases, government entities, open electoral register, advertising networks, data analytics providers, social networks, data brokers, or in the event of a claim, third parties including other parties to the claim, witnesses, experts, loss adjustors, and claim handlers
	<ul style="list-style-type: none"> other third parties who take out a policy with us and are required to provide your data such as when you are named as a beneficiary or where a family member has taken out a policy which requires your personal data

Organizations that share data with us may keep it and share it to others as permitted by law. For data about how we have gathered personal data in the past twelve months, please go to libertymutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

How Do We Use Your Personal Data?

Safeco uses your data to provide you our products and services and as otherwise provided in this notice. We may use your data and the data of our former customers for our business purposes. Our business purposes include:

<u>Business Purpose</u>	<u>Data Categories</u>
Market, sell and provide insurance. This includes for example: <ul style="list-style-type: none"> calculating your premium; determining your eligibility for a quote; confirming your identity and service your policy; 	<ul style="list-style-type: none"> Identifiers Personal Information Protected Classification Characteristics Commercial Information Internet or other similar network activity Professional or employment related information Inferences drawn from other personal information Risk data Claims data
Manage your claim. This includes for example: <ul style="list-style-type: none"> managing your claim, if any; conducting claims investigations; conducting medical examinations; conducting inspections, appraisals; providing roadside assistance; providing rental car replacement, or repairs; 	<ul style="list-style-type: none"> Identifiers Personal Information Protected Classification Characteristics Commercial Information Internet or other similar network activity Professional or employment related information Inferences drawn from other personal information Risk data Claims data

<p>Day to Day Business and Insurance Operations. This includes, for example:</p> <ul style="list-style-type: none"> • creating, maintaining, customizing and securing accounts; • supporting day-to-day business and insurance related functions; • doing internal research for technology development; • marketing and creating products and services; • conducting audits related to a current contact with a consumer and other transactions; • as described at or before the point of gathering personal data or with your authorization; 	<ul style="list-style-type: none"> • Identifiers • Personal Information • Protected Classification Characteristics • Commercial Information • Internet or other similar network activity • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data
<p>Security and Fraud Detection. This includes for example:</p> <ul style="list-style-type: none"> • detecting security issues; • protecting against fraud or illegal activity, and to comply with regulatory and law enforcement authorities; • managing risk and securing our systems, assets, infrastructure and premises; roadside assistance, rental car replacement, or repairs • help to ensure the safety and security of Safeco staff, assets and resources, which may include physical and virtual access controls and access rights management; • supervisory controls and other monitoring and reviews, as permitted by law; and emergency and business continuity management; 	<ul style="list-style-type: none"> • Identifiers • Personal Information • Protected Classification Characteristics • Commercial Information • Internet or other similar network activity • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data
<p>Regulatory and Legal Requirements. This includes for example:</p> <ul style="list-style-type: none"> • controls and access rights management; • to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Safeco's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by Safeco is among the assets transferred; • exercising and defending our legal rights and positions; • to meet Safeco contract obligations; • to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations; • as otherwise permitted by law 	<ul style="list-style-type: none"> • Identifiers • Personal Information • Protected Classification Characteristics • Commercial Information • Internet or other similar network activity • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data
<p>Improve Your Customer Experience and Our Products. This includes for example:</p> <ul style="list-style-type: none"> • improve your customer experience, our products and service; • to provide, support, personalize and develop our website, products and services; • create and offer new products and services; 	<ul style="list-style-type: none"> • Identifiers • Personal Information • Commercial Information • Internet or other similar network activity • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data

<p>Analytics to identify, understand and manage our risks and products. This includes for example:</p> <ul style="list-style-type: none"> conducting analytics to better identify, understand and manage risk and our products; 	<ul style="list-style-type: none"> Identifiers Personal Information Protected Classification Characteristics Commercial Information Internet or other similar network activity Professional or employment related information Inferences drawn from other personal information Risk data Claims data
<p>Customer service and technical support:</p> <ul style="list-style-type: none"> answer questions and provide notifications; provide customer and technical support. 	<ul style="list-style-type: none"> Identifiers Personal Information Commercial Information Internet or other similar network activity Professional or employment related information Inferences drawn from other personal information Risk data Claims data

Do We Share Your Personal Data?

Safeco does not sell your personal data as defined by California law.

Safeco may share personal data with affiliated and non-affiliated third parties, including:

- Liberty Mutual affiliates;
- Service Providers (such as auto repair facilities, towing companies, property inspectors, and independent adjusters);
- Insurance support organizations;
- Brokers and agents;
- Government entities (e.g. regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, arbitrational bodies, and fraud prevention agencies);
- Consumer reporting agencies;
- Advisors including law firms, accountants, auditors, and tax advisors;
- Insurers, re-insurers, policy holders, and claimants;
- Group policyholders (for reporting claims data or an audit);
- Advertising networks, data analytics providers, and social networks;
- Service providers and affiliates for actuarial or research studies; and
- As permitted by law.

We may also share data with other companies that provide marketing services on our behalf or as part of a joint marketing agreement for products offered by Safeco. We will not share your personal data with others for their own marketing purposes.

We may also share data about our transactions (such as payment history) and experiences (such as claims made) with you to our affiliates.

Safeco may share the following categories of personal data as needed for business purposes:

<p>Identifiers Protected Classification Characteristics Internet of other similar network activity Inferences drawn from personal data Claims Data</p>	<p>Personal Data Commercial Data Professional, employment and education data Risk Data</p>
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For information about how we have shared personal data in the past twelve months, please go to libertymutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

Your Agent or Broker

Your agent or broker is not a Safeco employee and is not subject to our privacy policy. Because your agent or broker works with you directly, he or she may have data about you that Safeco does not have. Your agent or broker may use this data differently than Safeco. Contact your agent or broker to learn more about their privacy practices.

How Do We Keep your Personal Data Safe?

We maintain physical, electronic, and administrative safeguards created to protect your data from unauthorized access. Our employees are authorized to access your data only for legitimate business purposes.

What Rights Do I Have to Learn More About My Personal Data?

You may have rights under California laws to learn more about our privacy practices.

For example, under the California Insurance Code you may request a copy of certain information about you to review its completeness and accuracy. You must make this request in writing by contacting us as indicated below. We have 30 business days after receiving your request to send the data to you.

To the extent required by law, we will also tell you of any persons to whom we have shared the data in the last two years. We will also share the name and address of any consumer reporting agency from which we have received information about you. Some data we are not required to share.

If you believe the data we have about you is incorrect, you may notify us in writing of what you would like to correct and why. We will respond within 30 business days.

If we agree, we will change our records. We will send the change to any organization that has received the inaccurate information from us. It will also be included in any later disclosures to others.

If we disagree, we will tell you why. You can write us with a short statement explaining why you believe that the data is incorrect. This will become part of the file. We will also send it to any persons that have received the disputed information from us. It will also be included in any later disclosures to others.

You may have additional rights under other California laws. For more information about these rights, please go to libertymutual.com/privacy and click on the link California Supplemental Privacy Notice. If you cannot access the link, please contact us.

How to Contact Us:

You can submit requests, seek additional information, or obtain a copy of our privacy notice in an alternative format by either:

Calling:	800-344-0197
Email:	Privacy@libertymutual.com
Online:	libertymutualgroup.com/privacy-policy/data-request
Mail:	Liberty Mutual Insurance Company 175 Berkeley St., 6 th Floor Boston, MA 02116 Attn: Privacy Office

Who is Providing this Notice?

This Privacy Notice is provided on behalf of the following Safeco companies and affiliates:

American Economy Insurance Company, American States Insurance Company, American States Insurance Company of Texas, American States Lloyds Insurance Company, American States Preferred Insurance Company, First National Insurance Company of America, General Insurance Company of America, Insurance Company of Illinois, Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Insurance Company of Oregon, Safeco Lloyds Insurance Company, Safeco National Insurance Company, Safeco Surplus Lines Insurance Company.



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:
 OA4711896

POLICY PERIOD: FROM: FEB. 27, 2023 12:01 A.M.
 TO: FEB. 27, 2024 12:01 A.M.

NAMED INSURED AND MAILING ADDRESS:

JAMES WESLEY
 4311 7TH AVE
 LOS ANGELES CA 90008-4706

AGENT:

PCF INSURANCE SERVICES
 OF THE WEST, LLC
 21300 VICTORY BLVD STE 700
 WOODLAND HILLS CA 91367-7726

Valued Homeowners Customer Since: JAN. 14, 2020

INSURED LOCATION:
 Same

POLICY SERVICE INFORMATION:

TELEPHONE: 1-866-472-3326
 E-MAIL:
 WEBSITE: www.safeco.com

IMPORTANT MESSAGES

- Your policy has renewed effective February 27, 2023.
- 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.

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
\$769,900	\$76,990	\$384,950	\$153,980	\$500,000	\$5,000

DEDUCTIBLES.

The following deductibles apply unless otherwise stated within the policy.

	AMOUNT
Section I - Property Coverages	\$ 1,000

	PREMIUM
BASIC COVERAGES	\$ 2,053.00
OTHER COVERAGES, LIMITS AND OPTIONAL COVERAGES	\$ 93.00
DISCOUNTS AND SURCHARGES	\$ 0.15

TOTAL POLICY PREMIUM:	\$ 2,146.15
TOTAL POLICY PREMIUM IF YOU SELECT FULL PAY:	\$ 2,146.15

Premium Payer: Insured

GENERAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)

HOMEOWNERS POLICY DECLARATIONS

CONTINUED

POLICY NUMBER: OA4711896

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

SHAREFAMILY TRUST NEWMANFAMILY

A. R. GILAD & EPSTEIN TRUST

C/O RTI PROPERTIES INC

19300 S HAMITON AVE STE 210

GARDENA CA 90248

LOAN NUMBER: 21467

Second Mortgagee

JEFF SCAPA

7083 HOLLYWOOD BLVD STE 630

LOS ANGELES CA 90028-8909

For Additional Interests please refer to the Insurable Interests section located at the end of this Declarations.

POLICY LIMITS AND OTHER ADDITIONAL COVERAGES

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

COVERAGE LEVEL: OPTIMUM

SECTION I - PROPERTY COVERAGES

COVERAGE C - PERSONAL PROPERTY - 3. SPECIAL LIMITS OF LIABILITY

a.Money, pre-paid cards...	\$ 1,000	h.Business Property	
b.Rare coins and currency...	\$ 5,000	On Premises...	\$ 3,000
c.Securities, debit cards...	\$ 5,000	Off Premises Sub-limit	\$ 1,000
d.Watercraft...	\$ 3,000	i.Tapes, records, discs...	\$ 500
e.Trailers...	\$ 3,000	j.Theft of rugs...	\$ 10,000
f.Theft of jewelry, watches...	\$ 5,000	k.Grave Markers...	\$ 5,000
g.Theft of silverware...	\$ 5,000		

OTHER INCLUDED COVERAGES/POLICY PROVISIONS

	Limit	Premium
Loss Assessment Coverage	\$ 5,000	Included
California Workers Compensation		Included
Inservant		N/A
Outservant		N/A
Building Ordinance or Law Coverage (10%)	\$ 76,990	Included
Refrigerated Spoilage Coverage		Included
Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	Included
Reasonable Repairs	\$ 5,000	Included
Fire Department Service Charge	\$ 5,000	Included
Land Stabilization	\$ 10,000	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	\$ 5,000	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	\$ 500,000	\$ 11.00
Escape of Water from Sump (Building/Contents)	\$ 10,000	\$ 70.00
Identity Recovery Coverage	\$ 25,000	\$ 12.00
Additional Interest		

CONTINUED

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

CONTINUED

POLICY NUMBER: 0A4711896

Section I - Property Coverages

Included

DISCOUNTS AND SURCHARGES**Premium**

LICENSE, TAX OR FEE:

California Seismic Safety Fee

\$.15

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-7220/EP 1/09 - SAFECO OPTIMUM HOMEOWNERS COVERAGE
 HOM-7311/EP 1/09 - ESCAPE OF WATER FROM SUMP/SUMP PUMP DRAIN (BLDG AND CONT)
 HOM-7307/EP 1/09 - IDENTITY RECOVERY COVERAGE
 HOM-7237/CAEP 7/09 - CALIFORNIA WORKERS COMPENSATION
 HOM-7012/EP 1/09 - ADDITIONAL INTEREST ENDORSEMENT
 HOM-7030/EP R2 1/09 - HOMEOWNERS POLICY
 HOM-7100/CAEP 4/21 - SPECIAL PROVISIONS - CALIFORNIA

INSURABLE INTERESTS

Additional Interest
 JAMES WESLEY TRUST OF THE
 HUNTER FAMILY TRUST
 4311 7TH AVE
 LOS ANGELES CA 90008-4706

