

PO Box 2356  
Bloomington IL 61702-2356

H-11-1732-FB8D F H W

SMITH, KENNETH A & JENNIFER L  
327 SANDRA DR  
WINCHESTER KY 40391-9514

POLICY NUMBER	17-EF-S586-2
HOMEOWNERS AVAILABLE COVERAGE NOTICE	
SEE RENEWAL DECLARATIONS	

It is important that you occasionally review the coverages and limits in your Homeowners policy to be certain your needs are being met. The following information will assist you in the review process.

The coverage limits for Coverage A - Dwelling, Coverage B - Personal Property, Coverage L - Personal Liability, and Coverage M - Medical Payments to Others are listed on the accompanying renewal declarations. Please review these limits to determine if they are adequate in the event of a loss.

The following is a **partial list** of the optional coverages you have **not** added to your policy. They may be available to you for a premium adjustment.

Business Property (for higher limits)

Business Pursuits Liability (for teachers, school administrators, sales persons, and clerical employees)

Child Care Liability (for those providing child care in their home)

Firearms (for broadened coverage and higher limits)

Cyber Event, Identity Restoration, and Fraud Loss

Incidental Business Liability (for those with an incidental office, studio, or school in the home)

Jewelry and Furs (for broadened coverage and higher limits)

Loss Assessment (for neighborhoods with Homeowners Associations)

Nurses' Professional Liability (for those in the nursing profession)

Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, or false arrest)

Silverware/Goldware (for broadened coverage and higher limits)

Adult Day Care Liability (for those providing adult day care in their home)

Energy Efficiency Upgrade (for replacing damaged heating unit, air conditioning unit, or water heater with equipment that is more energy efficient)

**\*\*Continued on Reverse Side\*\***

Prepared MAR 27 2025

**Agent  
Telephone**

RUSS TUCKER CLU, CHFC  
(859) 259-0404 or (859) 231-0311

Prepared

006394 420  
N GB,GI,GA,EH

152349.1 03-23-2023 0119222b

Home Rental (for those who rent out their home for more than 30 nights yearly)

Home Systems Protection (for covering the breakdown of permanently installed equipment)

Service Line (for the cost of repairing damaged underground utility lines)

Special Limit for Water Damage (lower limits for water damage losses for a premium reduction)

Personal Property coverage reduction options (reduction of Personal Property coverage limits for a premium reduction)

Increased Limits Endorsement (increases some policy sub-limits for specified types of property)

Increased Personal Property (for higher limits above the standard policy limit, which is a percentage of your Coverage A-Dwelling amount)

01H9223a 03-31-2017

**This notice contains only a general description of the coverages and is not a contract. All coverages are subject to the provisions in the policy itself.** Should you have a need for any of these coverages or higher limits, contact your State Farm Agent to discuss details, cost and eligibility.

#### **IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING**

This policy does not cover damage to your property caused by flooding. You may be eligible for such coverage through the National Flood Insurance Program ("NFIP"), if you live in a participating community. For more information, contact your State Farm® agent or visit [floodsmart.gov](https://www.floodsmart.gov).



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## RENEWAL DECLARATIONS

**AMOUNT DUE:** None

**Payment is due by** **BILLED THROUGH SFPP**

**Policy Number:** 17-EF-S586-2

**Policy Period:** 12 Months

**Effective Dates:** JUN 10 2025 to JUN 10 2026

The policy period begins and ends at 12:01 am standard time at the residence premises.

**Your State Farm Agent**

RUSS TUCKER CLU, CHFC  
1206 N BROADWAY  
LEXINGTON KY 40505-3202

**Phone:** (859) 259-0404 or (859) 231-0311

### Homeowners Policy

**Location of Residence Premises**

327 SANDRA DR  
WINCHESTER KY 40391-9514

**Construction:** Masonry Veneer  
**Year Built:** 1978

**Automatic Renewal**

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Roof Material:** Composition Shingle  
**Roof Installation Year:** 2018

### IMPORTANT MESSAGES

Please see Additional Messages for KY Municipal Tax/Collection Fee information.  
Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

### PREMIUM

Annual Premium	\$1,525.00
KY Revenue Surcharge	27.45
KY Mncpl Tax/Col Fee	70.15

*Your premium has already been adjusted by the following:*

Home/Auto Discount      Claim Record Discount  
Loyal Customer

<b>Total Premium</b>	<b>\$1,622.60</b>
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## NAMED INSURED

SMITH, KENNETH A & JENNIFER L

## MORTGAGEE AND ADDITIONAL INTERESTS

### Mortgagee

MEMBERS HERITAGE FEDERAL  
CREDIT UNION  
440 PARK PL  
LEXINGTON KY 40511-1867

Loan Number:  
N/A

## SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 271,100
Other Structures	\$ 101,600
B Personal Property	\$ 203,325
C Loss of Use	\$ 81,330
<b>Additional Coverages</b>	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

## SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 100,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

## INFLATION

Inflation Coverage Index: 331.6

## DEDUCTIBLES

Section I Deductible	Deductible Amount
Earthquake 5%	\$ 13,555
Other Losses	\$ 1,000

## LOSS SETTLEMENT PROVISIONS

A1 Replacement Cost - Similar Construction  
B1 Limited Replacement Cost - Coverage B

**FORMS, OPTIONS, AND ENDORSEMENTS**


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HW-2117	Homeowners Policy
Option ID	Increase Dwlg up to \$54,220
Option OL	Ordinance/Law 10%/ \$27,110
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
HO-2252.1	Amendatory Endorsement
HO-2414.1	Earthquake Endorsement
HO-2444.2	Back-Up Of Sewer Or Drain - 5% of Coverage A/\$ 13,555

**ADDITIONAL MESSAGES**


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**Kentucky Municipal Tax/Collection Fee Information**

County: CLARK Tax/Fee: \$ 70.15

If you have questions regarding your Kentucky Municipal Tax charges, please contact your State Farm Agent.

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

**Other limits and exclusions may apply - refer to your policy**

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

**Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Mitchell Mancias*  
Secretary

*State Farm*  
President

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### **Your coverage amount....**

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

## NOTICE TO POLICYHOLDER

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the "Date Prepared" on your Renewal Declarations are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the "Date Prepared" on your Renewal Declarations will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-4157 (C)

553-3143

## IMPORTANT NOTICE . . . Information Regarding Your Premium

Claims and information from other State Farm® policies in your household may have been used to determine the premium shown. A policy may be considered "in your household" if, according to our records, the policy has a name and address in common with this policy.

Consumer reports may also be used to determine the price you are charged. We may obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score.

553-3143 (C)

(10/09)

553-2798.1

## IMPORTANT NOTICE ABOUT YOUR POLICY

With our Claim Record Rating Plan, your savings will typically increase the fewer claims you have and the longer you're insured with State Farm®. We adjust premiums based on the number of claims under the rating plan. Depending on your state, claims under the plan generally include those resulting in a paid loss and may include weather-related claims where permitted. In addition, any claims with your prior insurer resulting in property damage or injury may also influence your premium.

Our Loyal Customer Discount provides a premium discount based on the number of years that you have been with us.

For more information about whether the Claim Record Rating Plan applies in your state, the claims we consider for the plan, or whether the Loyal Customer Discount is in effect in your state, please contact your State Farm agent.

553-2798.1

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## PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Declarations reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-4156