



Nationwide®
is on your side

TENANT CUSTOMER NOTICE

Policy Number 72 04 HS 023652	Date Prepared AUG 15, 2023

How to Contact Us
For Billing or Policy questions:
1-800-282-1446

Nationwide Representative:
FRANCIS MICHAEL HEFFERNAN
III
AGENT NUMBER : 00026844

ANDREW CRAMER &
ALFRED FARMER
64 ATWOOD AVE
SAUSALITO CA 94965-2255

See back of your statement for important phone numbers and other information about your insurance.

Note:

Enclosed is your Tenant Policy Renewal Declarations for Property described on the Declarations.

Please read it carefully. The bill for your renewal premium will be sent separately. To maintain uninterrupted coverage, please pay your premium bill when it arrives. Thank you for insuring with Nationwide.

Total Billed To NATIONWIDE BILLING ACCOUNT

\$1,472.75

RETAIN THIS PORTION FOR YOUR RECORDS

At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL INSURANCE COMPANY

*****THIS IS NOT A BILL*****



NATIONWIDE 24-HOUR CLAIM NUMBER 1-800-421-3535

IMPORTANT INFORMATION:

With your Inflation Protection policy coverage or endorsement, Nationwide Insurance automatically adjusts the Personal Property limits of liability to reflect changes in prices due to economic trends. This helps assure you have only the coverage you need--no more, no less. These adjustments (both increases and decreases) are based on the Consumer Price Index (published by the US Bureau of Labor Statistics) and are applied to your policy at each renewal.

FRAUD STATEMENT: For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

A Message From Your Nationwide Agent:

Your premium may be reduced, if you have a qualifying Nationwide Auto policy. Please contact your Nationwide Agent for more information.

Your policy does not cover flood loss. You can get protection through the National Flood Insurance Program. If you wish to find out more about this protection, please contact your Nationwide Sales and Service office.

Your premium may be reduced, if you have a qualifying Nationwide Life/Annuity policy. Please contact your Nationwide Agent for more information.

The following discounts may be offered by Nationwide on your policy. To verify which discounts your policy qualified for, please review the Premium Summary sections of this Declarations. For information on qualifying for additional discounts, please contact your agent. Possible discounts available: Home & Car, Multi-Line, Claim Free, Home Purchase, Home Renovation, Home Protective Device, Gated Community, Nationwide Associate, and Fortified Home.

For Billing or Policy questions: 1-800-282-1446

For Hearing Impaired: TTY 1-800-622-2421

Your Nationwide Agent: FRANCIS MICHAEL HEFFERNAN III
925-934-8500



TENANT POLICY DECLARATIONS

Non-Assessable

Page 1 of 4

These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Tenant Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the **other coverages** and **additional coverage options**.

Policy Number:
72 04 HS 023652

Issued:
AUG 14, 2023

Policyholder:
(Named Insured)
ANDREW CRAMER &
ALFRED FARMER
64 ATWOOD AVE
SAUSALITO CA 94965-2255

Policy Period From:

OCT 20, 2023 to OCT 20, 2024 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

The Following Change(s) Have Been Made To Your Policy:

Limits for Building, Additions and Alterations Coverage is changed.

Property Information Changed - Nationwide® uses many factors about your home in order determine the amount you pay for insurance. These factors include the response time for local fire departments, the type of responding fire department, the age of your home, etc. Much of this information is provided by national organizations to all insurance companies. Our records show that this information was recently updated causing your premium to change.

Residence Premises Information:

64 ATWOOD AVE
SAUSALITO
CA 94965-2255

BUILT: 1600
CONSTRUCTION: FRAME
SUPPLEMENTAL HEATING? Y

NUMBER OF UNITS: 001
002 OCCUPANTS IN DWELLING

FD SOUTHERN MARIN FD
SOUTHERN MARIN FS 1
PROTECTION CLASS 2
MILES FROM FIRE DEPT: 001

Additional Rating information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 74

SECTION I

Property Coverages	Limits Of Liability	Deductible:	\$1,000 ALL PERILS
COVERAGE-C-PERSONAL PROPERTY	\$220,800	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.	
COVERAGE-D-LOSS OF USE *ACTUAL LOSS SUSTAINED PAYMENT NOT TO EXCEED 24 MONTHS	ALS*		



SECTION II

Liability Coverages	Limits Of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$500,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$5,000

OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding Other Coverages that apply to your policy.

Other Coverages	Limits of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Additions and Alterations	\$22,080
Building Ordinance or Law	10%
Inflation Protection	APPLIES
Boeckh Index 0914.0	
Loss Assessment	\$1,000
Personal Injury Liability	\$500,000
Water Backup Limited	\$10,000
Water Backup Deductible	\$1,000
Workers Compensation Residence Employees	0
	Part Time
	Employees
	0
	Full Time
	Employees
	1
	Occasional
	Employees
Tools	\$2,500
Scheduled Property	
See Valuable Plus Schedule	\$250,000

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$1,083.35
WATER BACKUP	\$24.90
VALUABLES PLUS	\$364.50
Annual Renewal Premium	\$1,472.75

Annual Renewal Premium Includes Discounts For:
CLAIM FREE



TENANT POLICY DECLARATIONS

Non-Assessable

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Policy Number:
72 04 HS 023652

Policyholder:
(Named Insured)
ANDREW CRAMER

Issued:
AUG 14, 2023

Policy Period From:
OCT 20, 2023 TO OCT 20, 2024

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 04 0716	Your Nationwide Tenant Policy
H 01 00 CA 1221	Special Provisions - California
H 02 61 CA 0719	Brand New Belongings - California
H 02 03 0716	Limited Water Back-Up and Sump Discharge or Overflow Coverage
H 02 14 0716	Valuables Plus Scheduled Personal Property Endorsement
H 02 17 0716	Valuables Plus Blanket Personal Property Endorsement
H 02 04 0716	Personal Injury Coverage
H 02 62 CA 0418	Workers' Compensation - Residence Employees - California

Issued By: NATIONWIDE MUTUAL INSURANCE COMPANY
Home Office - Columbus, Ohio

Prior Declaration Issued: AUG 28, 2022

IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

For Billing or Policy questions: 1-800-282-1446

For Hearing Impaired: TTY 1-800-622-2421

Your Nationwide Agent: FRANCIS MICHAEL HEFFERNAN III
925-934-8500

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VALUABLES PLUS SCHEDULE

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Policyholder:

(Named Insured)

ANDREW CRAMER &
ALFRED FARMER
64 ATWOOD AVE
SAUSALITO CA 94965-2255

Attached to and Forming Part of property policy:
72 04 HS 023652

Valuables Plus Schedule Effective
Date: OCT 20, 2023

VALUABLES PLUS SCHEDULED PERSONAL PROPERTY ENDORSEMENT ENDORSEMENT H 02 14

For coverage, conditions and exclusions refer to your endorsement.

Personal Property Class	Total Amount Of Insurance	Deductible	Premium
Fine Arts	\$200,000	None	\$286.00

SCHEDULE OF PERSONAL PROPERTY ITEMS INSURED

For a complete listing of your Valuables Plus items, please contact your Nationwide representative.

VALUABLES PLUS BLANKET PERSONAL PROPERTY ENDORSEMENT ENDORSEMENT H 02 17

For coverage, conditions and exclusions refer to your endorsement.

Personal Property Class	Total Amount Of Insurance	Deductible	Premium
Blanket Fine Arts	\$50,000	None	\$78.50

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