



H-11-196C-FB8F F H W

FLYNN, DAVID & SAVANNAH
527 ELYSIAN FIELDS RD
NASHVILLE TN 37211-3642

RENEWAL DECLARATIONS

AMOUNT DUE: None
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: 42-NS-F510-7

Policy Period: 12 Months
Effective Dates: MAR 20 2025 to MAR 20 2026
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent
TIM SHRUM
1205 4TH AVE N
NASHVILLE TN 37208-2713

Phone: (615) 922-2680

Homeowners Policy

Location of Residence Premises
527 ELYSIAN FIELDS RD
NASHVILLE TN 37211-3642

Construction: Masonry Veneer
Year Built: 1956

Roof Material: Composition Shingle
Roof Installation Year: 2020

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.

IMPORTANT MESSAGES

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 | \$1,889.00 |
|----------------|------------|

Your premium has already been adjusted by the following:

| | |
|--------------------|-----------------------|
| Home/Auto Discount | Claim Record Discount |
| Loyal Customer | |

| | |
|----------------------|-------------------|
| Total Premium | \$1,889.00 |
|----------------------|-------------------|

NAMED INSURED

FLYNN, DAVID & SAVANNAH

MORTGAGEE AND ADDITIONAL INTERESTS

Mortgagee

CAPSTAR BANK ISAOA/ATIMA
2002 RICHARD JONES RD STE A300
NASHVILLE TN 37215-2866

Loan Number:
2401024790

SECTION I - PROPERTY COVERAGES AND LIMITS

| Coverage | Limit of Liability |
|----------------------------------------------------------------------|---------------------------------------------|
| A Dwelling | \$ 308,900 |
| Other Structures | \$ 30,890 |
| B Personal Property | \$ 231,675 |
| C Loss of Use | \$ 92,670 |
| Additional Coverages | |
| 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) | \$ 500,000 |
| Damage to the Property of Others | \$ 1,000 |
| M Medical Payments to Others (Each Person) | \$ 5,000 |

INFLATION

Inflation Coverage Index: 357.5

DEDUCTIBLES

| Section I Deductible | Deductible Amount |
|----------------------|-------------------|
| All Losses 1/2% | \$ 1,544 |

LOSS SETTLEMENT PROVISIONS

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

FORMS, OPTIONS, AND ENDORSEMENTS

| | |
|-----------|------------------------------------------------------------|
| HW-2142 | Homeowners Policy |
| Option ID | Increase Dwlg up to \$61,780 |
| Option OL | Ordinance/Law 10%/ \$30,890 |
| Option JF | Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate |
| HO-2328.1 | Amendatory Endorsement |
| HO-2442.2 | Service Line Coverage |
| HO-2444.2 | Back-Up Of Sewer Or Drain - 5% of Coverage A/\$ 15,445 |

ADDITIONAL MESSAGES

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.

Michele Mancias
Secretary

John F. Farney
President

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.

Knock knock. It's savings & security with State Farm® and ADT.

Home protection takes more than securing what's inside. Smart devices like the water and smoke sensors offered by ADT can help detect small hidden risks – like water leaks – from becoming big, expensive problems. Help protect your home and save on your insurance premium* with the ADT Home Security Program for State Farm Customers.



FREE** ADT smart home security system + sensors with no long term commitment



FREE ADT professional installation & 24/7 ADT monitoring starting at \$19.99/month**



To explore this offer:

- Scan the QR code with your smartphone,
- Visit **st8.fm/ADT8**, or
- Call 1-800-272-9423

*Customers with a qualifying home security system, from a home security provider of their choice, may be eligible for a discount on their homeowners policy. Savings on insurance premiums vary by state.

**Requires month-to-month monitoring contract starting at discounted rate of \$19.99/mo; rate available for first 36 months from activation (Reg. \$42.99/mo). Thereafter, your rate may be subject to increase in accordance with the terms of your contract. Maximum discount \$1249 for devices included in the offer. Additional devices available at additional cost. Available only to State Farm homeowner policyholders who agree to share ADT account and system usage data with State Farm under applicable terms. Taxes add'l. Available only to homeowners in NV, OH, and TN. For list of geographic areas where this offer may not be available go to (<http://www.adt.com/state-farm/OOMzips>). In the areas where the offer is not available, an alternative ADT Self Setup package is available. ADT and the ADT logo are registered trademarks of the ADT Security Corporation. All rights reserved. License information available at www.ADT.com or by calling 800.ADT.ASAP. CA ACO7155, 974443, PPO120288, 11157-99; 1000046587, 1000027300; MA 7242C; NC Licensed by the Alarm Systems Licensing Board of the State of North Carolina; 763994-CSA; NY 12000305615, 12000261120; PA 090797; MS 15019511. For terms and pricing, go to URL: <https://www.adt.com/about-adt/legal/statefarm-pricing-terms-and-conditions>.

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)

553-4156

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

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

(CONTINUED)

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.

