



OLUDARE ENIOLA

1787 SANTA BLAS WALK

SAINT LOUIS MO 63138-1944



01RIN5810132000500



GEICO® | PORTFOLIO

Secured through:

GEICO Insurance Agency, Inc.
One GEICO Blvd.
Fredericksburg, VA 22412

08/16/17



ASSURANT®

Service/Claims: 1-877-900-0344

OLUDARE ENIOLA
1787 SANTA BLAS WALK
SAINT LOUIS MO 63138

Re: Policy Number: RIN 5810132

Dear GEICO Insurance Agency Customer:

Thank you for allowing GEICO Insurance Agency, Inc. to arrange for your new renters insurance protection. Assurant, a strategic partner with GEICO, will provide you with this valuable protection underwritten by American Bankers Insurance Company of Florida. You have taken an important step in helping to protect yourself and your valuables.

Your renters insurance coverage takes effect as of the date shown on the enclosed policy. You will receive an invoice or a schedule of future payment due dates for credit card or ACH transactions under separate cover.

The enclosed package will give you complete details of the coverage provided by your policy. I encourage you to read it carefully, and to keep it in a safe place.

To continue coverage at a new residence, or if you have questions about your coverage, visit the Assurant Insurance Center (AIC) policyholder website at www.myassurantpolicy.com to view, obtain information and manage your policy 24 hours a day, 7 days a week. You may also reach the Assurant Customer Service Center at 1.877.900.0344 between 8:00 a.m. and 8:00 p.m. ET, exclusively for service on your renters policy.

I am sure you will enjoy the security of knowing your valuable items are protected.

Sincerely,

Insurance Service Center

Renters coverage is written through non-affiliated insurance companies and is secured through the GEICO Insurance Agency, Inc. Some discounts, coverages, payment plans and features are not available in all states. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. © 2012 GEICO

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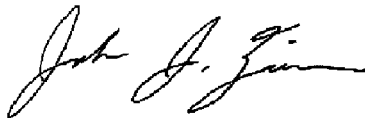
Dear GEICO Insurance Agency Customer:

Thank you for purchasing a renters policy through the GEICO Insurance Agency. You've made a smart decision by choosing GEICO to help protect your belongings. If you also have a GEICO auto policy, a **Multi-Policy Discount** will automatically be applied to your auto policy. We appreciate your business.

To review all the discounts on your GEICO auto policy, please log in to the "Manage Your Policy" area on geico.com and click on the Discounts tab. If you do not currently have GEICO auto insurance, please visit geico.com, or call **1-800-841-3000** for a free rate quote. It's that easy.

Thank you for choosing GEICO Insurance Agency to help you with your insurance needs. Our commitment is to provide you with more options and outstanding customer service.

Sincerely,



John J. Zinno
President
GEICO Insurance Agency, Inc.

Renters coverage is written through non-affiliated insurance companies and is secured through the GEICO Insurance Agency, Inc. Some discounts, coverages, payment plans and features are not available in all states. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. © 2012 GEICO

AREA ID: ML

AMERICAN BANKERS INSURANCE COMPANY
OF FLORIDA
11222 Quail Roost Drive, Miami, FL 33157-6596

NEW DECLARATION * * * * * EFFECTIVE 08/17/17
12.01 AM, STANDARD TIME

POLICY NUMBER	POLICY PERIOD		POLICY TYPE	AGENCY	P
	FROM	TO			
RIN 5810132	08/17/17	08/17/18	RENTERS INSURANCE	65X9146	00
YOU AS NAMED INSURED AND ADDRESS			AGENT/ACCOUNT		
OLUDARE ENIOLA 1787 SANTA BLAS WALK SAINT LOUIS MO 63138			MONEY & PRINCIPLES, INC MR RAY E DINKINS 1582 COUNTRY CLUB PLAZA DR. ST CHARLES MO 63303		

IMPORTANT: THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES TO YOUR
BUILDING, CONTENTS, OR POSSESSIONS.

RATING INFORMATION - APARTMENT/CONDOMINIUM, TERRITORY 1

INSURED RESIDENCE PREMISES IS LOCATED AT:
SAME AS MAILING ADDRESS ABOVE

COVERAGE	AMOUNT OF COVERAGE	PREMIUM
PERSONAL PROPERTY	\$10,000 LESS DEDUCTIBLE OF \$500	\$150.00
PERSONAL LIABILITY	\$100,000 PER OCCURRENCE	\$8.00
MEDICAL PAYMENTS	\$1,000 PER PERSON	INCL
LOSS OF USE	\$2,000 PER OCCURRENCE	INCL

ADDITIONAL COVERAGES AND CREDITS/SURCHARGES NOT INCLUDED IN THE ABOVE PREMIUM
INSURANCE CREDIT \$10.00CR

TOTAL ADDITIONAL PREMIUM \$10.00CR
TOTAL PREMIUM \$148.00

ADDITIONAL COVERAGES AND CREDITS/SURCHARGES INCLUDED IN THE ABOVE PREMIUM
REPLACEMENT COST INCL

INTERESTED PARTY:
COLONIAL MEADOWS
1800 SAN LUIS DR
SAINT LOUIS MO 63138

FORMS AND ENDORSEMENTS

DF00965A-0416 *, N9715PC-0407 *, AB4470EC-1215 *, AB4720EC-0307 *,
AB5097EC-1105 *, AJ8485EC-0605 *, AJ8850PC-0307 *.

CONTINUED ON NEXT PAGE

AREA ID: ML

AMERICAN BANKERS INSURANCE COMPANY

OF FLORIDA

11222 Quail Roost Drive, Miami, FL 33157-6596

NEW DECLARATION * * * * *

EFFECTIVE 08/17/17

12.01 AM, STANDARD TIME

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RIN5810132	08/17/17	08/17/18	RENTERS INSURANCE	65X9146	00

YOU AS NAMED INSURED AND ADDRESS	AGENT/ACCOUNT
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**AMERICAN BANKERS INSURANCE COMPANY
OF FLORIDA**

11222 Quail Roost Drive, Miami, FL 33157-6596 (305) 253-2244

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**RENTERS INSURANCE PROGRAM
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE**

SCHEDULE*

These limits of liability apply to the total of all loss or costs payable under this endorsement, regardless of the number of "occurrences", the number of claims made, or the number of locations insured under this endorsement and listed in this Schedule.

1. Section I - Property Coverage Limit of Liability for the Additional Coverage "Fungi", Wet Or Dry Rot, Or Bacteria	\$5,000
2. Section II - Coverage E Aggregate Sublimit of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria	\$10,000

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS

The following definition is added:

10. "Fungi"

- a. "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- b. Under Section II, this does not include any fungi that are, are on, or are contained in, a good or product intended for consumption.

property as needed to gain access to the "fungi", wet or dry rot, or bacteria; and

- (4) The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, or bacteria.

SECTION I - PROPERTY COVERAGES

Additional Coverages

The following Additional Coverage is added:

12. "Fungi", Wet Or Dry Rot, Or Bacteria

- a. The amount shown in the Schedule above is the most we will pay for:
 - (1) The total of all loss payable under Section I - Property Coverages caused by "fungi", wet or dry rot, or bacteria;
 - (2) The cost to remove "fungi", wet or dry rot, or bacteria from property covered under Section I - Property Coverages;
 - (3) The cost to tear out and replace any part of the building or other covered

- b. The coverage described in 12.a. only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.
- c. The amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Additional Coverage regardless of the:
 - (1) Number of locations insured under this endorsement; or
 - (2) Number of claims made.
- d. If there is covered loss or damage to covered property, not caused, in whole or in

part, by "fungi", wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi", wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Additional Coverage.

This coverage does not increase the limit of liability applying to the damaged covered property.

SECTION I - PERILS INSURED AGAINST

12. Accidental Discharge Or Overflow Of Water Or Steam is amended to include the following:

- d. To a building caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

SECTION I - EXCLUSIONS

The following exclusion is added.

9. "Fungi", Wet Or Dry Rot, Or Bacteria

"Fungi", Wet Or Dry Rot, Or Bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, or bacteria.

This Exclusion does not apply:

- (a) When "fungi", wet or dry rot, or bacteria results from fire or lightning; or
- (b) To the extent coverage is provided for in the "Fungi", Wet Or Dry Rot, Or Bacteria Additional Coverage under Section I - Property Coverages with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, or bacteria is covered.

SECTION II – CONDITIONS

Condition 1. **Limit Of Liability** is deleted and replaced by the following:

1. Limit Of Liability

Our total liability under Coverage E for all damages resulting from any one "occurrence" will not be more than the Coverage E limit of liability shown in the

Declarations. This limit is the same regardless of the number of "insureds", claims made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one "occurrence".

Our total liability under Coverage F for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the Coverage F limit of liability shown in the Declarations.

However, our total liability under Coverage E for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria will not be more than the Section II Coverage E Aggregate Sublimit of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria. That sublimit is the amount shown in the Schedule. This is the most we will pay regardless of the:

1. Number of locations insured under the policy to which this endorsement is attached;
2. Number of persons injured;
3. Number of persons whose property is damaged;
4. Number of "insureds"; or
5. Number of "occurrences" or claims made.

This sublimit is within, but does not increase, the Coverage E limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of "fungi", wet or dry rot, or bacteria described in 1. **Limit Of Liability** of this endorsement, Condition 2. **Severability Of Insurance** is deleted and replaced by the following:

2. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section II Conditions 1. **Limit Of Liability**. This condition will not increase the limit of liability for this coverage.

SECTIONS I AND II CONDITIONS

Condition 1. **Policy Period** is deleted and replaced by the following:

1. **Policy Period.** This policy applies to loss or costs which occur during the policy period.

All other provisions of the policy apply.

AMERICAN BANKERS INSURANCE COMPANY

OF FLORIDA

11222 Quail Roost Drive, Miami, FL 33157-6596 (305) 253-2244

RENTERS INSURANCE PROGRAM PERSONAL PROPERTY REPLACEMENT COST ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

SECTION I - PROPERTY COVERAGES

For an additional premium, covered losses under **Coverage C - Personal Property** are settled at replacement cost at the time of loss.

Personal Property Replacement Cost coverage will also apply to the following articles or classes of property if they are separately described and specifically insured in this policy:

- a. Jewelry;
- b. Furs and garments trimmed with fur or consisting principally of fur; and
- c. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements, or jewelry.

1. PROPERTY NOT ELIGIBLE

Property listed below is not eligible for replacement cost settlement. Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace:

- a. antiques, fine arts, paintings, and similar articles of rarity or antiquity which cannot be replaced.
- b. memorabilia, souvenirs, collectors items and similar articles whose age or history contribute to their value.

- c. articles not maintained in good or workable condition.
- d. articles that are outdated or obsolete.

2. REPLACEMENT COST

The following loss settlement procedure applies to all property insured under this endorsement:

- a. We will pay no more than the least of the following amounts:
 - (1) replacement cost at the time of loss without deduction for depreciation;
 - (2) the full cost of repair at the time of loss;
 - (3) the limit of liability that applies under **Coverage C**;
 - (4) any applicable special limits of liability stated in this policy; or
 - (5) for loss to any item separately described and specifically insured in this policy, the limit of liability that applies to the item.
- b. We will pay no more than the actual cash value for the loss or damage until we receive proof that the repair or replacement is complete.
- c. You may make a claim for loss on an actual cash value basis and then make claim within 180 days after the loss for any additional liability in accordance with this endorsement.

ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

American Bankers Insurance Company of Florida

A Stock Insurance Company

11222 Quail Roost Drive, Miami, FL 33157-6596 • 305.253.2244

IMPORTANT FLOOD INSURANCE NOTICE

MISSOURI

Your policy does **NOT** provide coverage for loss caused by flood. Coverage for flood damage may be available through the National Flood Insurance Program.

American Bankers Insurance Company of Florida

A Stock Insurance Company
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RENTERS INSURANCE PROGRAM MANDATORY AMENDATORY ENDORSEMENT MISSOURI

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

DEFINITIONS

Under item 3. "Insured", the following is added to the definition of "insured":

- e. With respect to "property damage" under SECTION II, any person residing at the "insured location" but only if that person is listed on the lease that applies to the "insured location".

The following definitions are added:

- 10. "Fungi" means:
 - a. Any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by "fungi".
 - b. Under Section II, this does not include any "fungi" that are, are on, or are contained in, a good or product intended for consumption.
- 11. "Interested Party" means the person or organization listed on the Declarations Page that has an interest in ensuring coverage exists on the "residence premises".
- 12. "Personal Injury" means injury, other than "bodily injury", arising out of one or more of the following acts:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. Wrongful eviction of a person from premises that the person occupies;
 - d. Oral or written publication of material that slanders or libels a person or organization;
 - e. Oral or written publication of material that violates a person's right of privacy.

SECTION I - PROPERTY COVERAGES

Under **COVERAGE C - Personal Property**, the first and second paragraphs are deleted and replaced by the following:

We cover personal property owned or used by an "insured" while it is anywhere in the world. At your request, we will cover personal property owned by:

- 1. Others while the property is on the part of the "residence premises" occupied by an "insured";
- 2. A guest while the property is in any residence occupied by an "insured";
- 3. A "Residence employee" while the property:

- a. Is in any residence occupied by an "insured", or
- b. Is in the physical custody of that employee and that employee is engaged in the service of an "insured."

Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is 10% of the limit of liability for Coverage C, or \$1000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days from the time you begin to move the property there.

Our limit of liability for personal property owned or used by an "insured" and located in a self-storage facility is 20% of the limit of liability for Personal Property or \$5,000, whichever is greater. However, this limitation does not apply to personal property usually located in an "insured's" residence, other than the "residence premises".

ADDITIONAL COVERAGES

Item 1. is replaced by the following:

- 1. **Debris Removal.** We will pay your expense for the removal of:
 - a. Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or
 - b. Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

We will also pay your expense, up to \$500, for the removal from the "residence premises" of:

- a. Your tree(s) felled by the peril of Windstorm or Hail;
- b. Your tree(s) felled by the peril of Weight of Ice, Snow or Sleet; or
- c. A neighbor's tree(s) felled by a Peril Insured Against under Coverage C;

provided the tree(s) damages a covered structure. The \$500 limit is the most we will pay in any one loss regardless of the number of fallen trees.

Under item **11. Ordinance or Law**, the following is added:

This exception applies even if the irritant or contaminant has a function with respect to your property or "business".

SECTION I – PERILS INSURED AGAINST

Item 6. is amended as follows:

- 6. Vehicles.** Damage or loss to property as a result of a vehicle accident.

Item 11. is replaced with the following:

- 11. Weight of ice, snow or sleet**, which causes damage to the property contained in the building.

Item 15. is deleted and replaced by the following:

- 15.** Sudden and accidental damage from artificially generated electrical current.

SECTION I - EXCLUSIONS

Under item **1. Ordinance or Law**, the last sentence is replaced by the following:

This exclusion applies whether or not the property has been physically damaged or even if the irritant or contaminant has a function with respect to your property or "business".

Item **2. Earth Movement** is replaced by the following:

- 2. Earth Movement**, meaning:
- a.** Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
 - b.** Landslide, mudslide or mudflow;
 - c.** Subsidence or sinkhole; or
 - d.** Any other earth movement including earth sinking, rising or shifting.

This exclusion 2. applies regardless of whether any of the above in **2.a.** through **2.d.** is caused by an act of nature or is otherwise caused.

However, direct loss by fire, explosion or theft resulting from any of the above in **2.a.** through **2.d.** is covered.

Item **3. Water Damage** is deleted and replaced by the following:

- 3. Water Damage**, meaning:
- a.** Flood, including but not limited to flash flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any

body of water, or spray from any of these, all whether or not driven by wind, including storm surge;

- b.** Water or water borne material which backs up through sewers or drains or which overflows from a sump, sump pump or related equipment; or
- c.** Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure.

This exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system whether natural, man-made or otherwise made.

However, direct loss by fire, explosion or theft resulting from water damage is covered.

Item **8. Intentional Loss** is deleted and replaced as follows:

- 8. Intentional Loss**, meaning any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss. In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

However, this exclusion will not apply to deny payment to an innocent co-insured, victim of domestic violence, when such coverage would otherwise be excluded under this provision if the "insured":

- a.** Files a police report, and
- b.** Completes a sworn affidavit for the insurer that indicates both:
 - (1) The cause of the loss; and
 - (2) A pledge to cooperate in any criminal persecution of the person committing the act causing the loss.

If payment is made pursuant to the above paragraph, payment to the innocent co-insured may be limited to such innocent ownership interest in the property reduced by any payment to a mortgagee or other secured interest. However, we shall not be required to make any subsequent payment to any other "insured" for the part of any loss for which the innocent co-insured has received payment. In no event will we pay more than the limit of liability.

SECTION I – CONDITIONS

Item 2. **Your Duties After Loss**, item b. is amended as follows:

- b. Notify the police in case of loss by theft or vandalism or malicious mischief.

Item 6. **Appraisal** is deleted and replaced by the following:

6. Appraisal

If you or we fail to agree on the actual cash value or the amount of loss, an appraisal of the loss may take place. On the written request of either, each party shall select a competent and disinterested appraiser within 20 days after receiving the request from the other. The two appraisers will first select a competent and disinterested umpire. If they cannot agree upon an umpire within 15 days, you or we may request that such umpire be selected by a judge of a court of record in the state and county (or city if the city is not within a county) where the property covered is located. The appraisers will separately set both the actual cash value and the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the actual cash value or the amount of loss. If the appraisers fail to agree, they will submit their differences to the umpire. The umpire shall make the award within 30 days after the umpire receives the appraisers' submissions of their differences. A decision agreed to by any two will set the amount of actual cash value and loss.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

Item 8. **Action Against Us** is deleted and replaced by the following:

8. **Action Against Us.** No action shall apply against us unless:

- a. There has been full compliance with all the terms of this policy; and
- b. The action is started within ten years after the date of loss.

Item 9. **Our Option** is amended by adding the following paragraph with respect to partial loss caused by the peril of fire:

In the event of partial loss to covered property, at your option we shall, up to the limit of liability of this policy:

- a. Pay you the actual cost of the damage; or
- b. Repair the damage;

so that your property is returned to the same condition it was prior to the fire.

Item 10. **Loss Payment** is deleted and replaced by the following:

10. **Loss Payment.** We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 15 days after we receive your proof of loss and:

- a. Reach an agreement with you;
- b. There is an entry of a final judgment; or
- c. There is a filing of an appraisal award with us.

SECTION II - LIABILITY COVERAGES

Under **Coverage E - Personal Liability**, item 1. is deleted and replaced by the following:

- 1. pay up to our limit of liability for the damages for which an "insured" is legally liable; and

SECTION II - EXCLUSIONS

Under 1. **COVERAGE E - Personal Liability and COVERAGE F - Medical Payments to Others**, items n. and o. are added:

- n. arising out of failure to supervise or the negligent supervision of a person that results in one or more of the excluded events in j., k. and l. above.
- o. arising out of any written or oral statement made by you or others on your behalf which is material to any financial transaction.

Under 2. **Coverage E - Personal Liability**, item f. is amended as follows:

- f. "Bodily injury" to you or an "insured" within the meaning of part a. or b. of "insured" as defined or to residents in your household.

The following exclusion is added:

- g. Personal injury of any sort, including but not limited to "bodily injury", psychological or emotional injury, or defamatory injury to reputation.

SECTION II - ADDITIONAL COVERAGES

Under 1. **Claim Expenses**, the following is added:

- e. Prejudgment interest awarded against the "insured" on that part of the judgment we pay. If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

SECTIONS I AND II - CONDITIONS

Under item 5. **Cancellation**, paragraphs b.(2), c., d. and e. are deleted and replaced by the following:

- b. (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 30 days before the date cancellation takes effect.
- c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
- d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within 30 days of the notice of cancellation.
- e. When we provide evidence of coverage under this policy to meet the requirements of a lease or rental agreement to the "landlord" or "interested party", we may also provide notice of cancellation or nonrenewal to the "landlord" or "interested party".
Failure to mail such notice shall not impose any obligation or liability of any kind upon us.

Under item **8. Subrogation**, the following paragraph is added:

If payment is made to an innocent co-insured for a loss arising from an act of domestic violence, the rights of that "insured" to recover against the perpetrator are transferred to us to the extent of our payment. Following the loss, the innocent co-insured may not waive such rights to recover against the perpetrator of the domestic violence.

Under item **9. Death**, paragraph **b.** is replaced by the following:

b. "Insured" includes:

- (1) An "insured" who is a member of your household at the time of your death, but only while a resident of the "residence premises"; and
- (2) With respect to your property:
 - (a) The person having proper temporary custody of the property until appointment and qualification of a legal representative; or
 - (b) The grantee beneficiary designated under a beneficiary deed, which has been properly recorded prior to the death of the grantor, but only for the period from the date of the person's death until the first of the following occurs:
 - (i) A period of 30 days from the date of the "insured" death;
 - (ii) The date that alternative coverage is obtained on such property; or
 - (iii) The end of the policy period as shown in the Declarations.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN THE SAME.

American Bankers Insurance Company of Florida

A Stock Insurance Company
11222 Quail Roost Drive, Miami, FL 33157-6596 • 305.253.2244

RENTERS INSURANCE PROGRAM MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION NOTIFICATION OF COVERAGE LIMITATIONS

THIS ENDORSEMENT AMENDS THE POLICY. PLEASE READ IT CAREFULLY.

- A.** Subject to the provisions of the Missouri Property And Casualty Insurance Guaranty Association Act (to be referred to as the Act), if we are a member of the Missouri Property And Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if we become insolvent.
- B.** Missouri law requires that this endorsement be attached to all policies that exceed the limitations of coverage provided under the Act. These limitations are shown in Paragraph C. below.
- C.** The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply subject to all other provisions of the Act:
 - 1.** Claims covered by the Association do not include a claim by or against an "insured" of an insolvent insurer, if that "insured" has a net worth of more than \$25 million on the later of the end of the insured's most recent fiscal year or the December thirty-first of the year next preceding the date the insurer becomes insolvent; provided that an "insured's" net worth on such date shall be deemed to include the aggregate net worth of the "insured" and all of its affiliates as calculated on a consolidated basis.
 - 2.** Payments made by the Association for covered claims will include only that amount of each claim which is less than \$300,000.

However, the Association will not:

- a.** Pay an amount in excess of the applicable limit of liability of the policy from which a claim arises; or
- b.** Return any unearned premium to an "insured" in excess of \$25,000.

These limitations have no effect on the coverage we will provide under this policy.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN THE SAME.



ASSURANT®

Privacy Notice

You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you.

Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies, or funeral homes.

Pursuant to the United States Gramm-Leach Bliley Act, companies that qualify as financial institutions must provide their customers with a Privacy Notice on an annual basis. If you have asked not to be solicited, that request is still in effect. You do not need to contact us again. **This is not a solicitation.** You do not need to respond.

This Privacy Notice gives you examples of the types of data we lawfully collect, use, share or disclose; and the kinds of companies with whom we may lawfully share such data. These examples serve only as illustrations; they should not be considered all of the data we may lawfully collect, use or share. Below is our privacy pledge to you:

Our Privacy Principles:

- We do not sell your personal information.
- We do not share your personal information with anyone outside the Assurant family of affiliated companies unless you expressly authorize the sharing, or it is permitted or required by law.
- We do not allow those with whom we do business to use our customer information for their own marketing purposes unless there is a valid joint marketing agreement.
- We will not collect, use, share or disclose any of your information if prohibited by law.
- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

Information We May Collect

The level of information we may collect varies depending upon the type of services and products we offer you. Here are some examples of the types of information we may collect and how we gather it:

- From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name, address, social security number, telephone number, employer, and income.
- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history, and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims, prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data only to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract, and claim information.
- From your visits to our Internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the legal notice, terms of use, site agreement or similar named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.

Information We May Disclose or Share and with Whom

We may lawfully share customer information with other entities as needed to deliver products and services to you, provide customer service, or handle your account.

Disclosures Permitted by Law

We share customer information as described above and as permitted by law.

Disclosures for Joint Marketing and Servicing

We may lawfully share customer information with persons or organizations inside or outside our family of companies that perform marketing services for us or with whom we have joint marketing agreements.

Information Regarding Former Customers

We treat the information of prospective and former customers in the same manner as existing customers with respect to the use of personal information.

Our Security Procedures

We restrict access to customer information to those employees whom we know have a valid business purpose to have access to such data. We maintain physical, electronic and procedural safeguards. We require those who provide services for us and to whom we provide your data to keep your information safeguarded and confidential.

Changes to This Privacy Notice

We reserve the right to change this Privacy Notice at any time. If we make material changes, we will provide current customers a new notice that describes our new practices and will post it on our Internet websites.

The following companies underwrite or market services under the Assurant service mark and adhere to this Privacy Notice. We value our relationship with you. Should you have any questions about our Privacy Notice, please write to us at the Assurant Privacy Office, Post Office Box 979047, Miami, FL 33197-9047.

Affiliates:

American Bankers Insurance Company of Florida
American Bankers Life Assurance Company of Florida
American Memorial Life Insurance Company®
American Security Insurance Company
Caribbean American Life Assurance Company
Caribbean American Property Insurance Company
John Alden Life Insurance Company

Reliable Lloyds Insurance Company
Standard Guaranty Insurance Company
Time Insurance Company
Union Security Insurance Company
Union Security Life Insurance Company of New York
Voyager Indemnity Insurance Company

Non-Affiliates:

American Reliable Insurance Company
Hallmark County Mutual Insurance Company
IA American Life Insurance Company

Ranchers and Farmers Mutual Insurance Company
Republic Lloyds
Southern County Mutual Insurance Company