




AMWINS ACCESS INSURANCE
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661

May 11, 2023

Your Policy

 **609669575-633-1**
270 GOLD BROOK
CIR
06/30/2023 to 06/30/2024

 Log in to MyTravelers.com to manage your policy and billing details.

JENNIFER CHAMBERS
PO BOX 1264
STOWE, VT 05672-1264

Thank you for choosing Travelers!

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

Review your policy renewal package

No one understands your needs better than you. So please take a moment to review and confirm your insurance policy details and documents, including:

- Your Declarations page, listing the coverage you purchased, your coverage limits and deductibles
- Other important documents, including our privacy notice, billing options and more

If you decide to rent, sell, vacate or remodel this property, please notify your agent or Travelers representative immediately to maintain the coverage you need.

Superior Service

At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

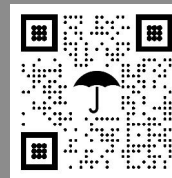
Sincerely,

Michael Klein
President
Travelers Personal Insurance

A faster, easier way to manage your account

Visit **MyTravelers.com** or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim



Contact Information

Policy questions or changes: 1.530.274.3102
24-hour claim service: 1.800.252.4633

Additional Benefits

As a valued customer, you may be eligible for certain programs for which you may receive goods, services, or other types of benefits. Visit travelers.com/additionalbenefits to learn more!

Take advantage of
our other coverage
options and
multi-policy discount



AUTO



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers
representative at 1.530.274.3102
to find out more!

YOUR AGENCY
AMWINS ACCESS INSURANCE
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661
PHONE: 1.530.274.3102 | FAX: (800) 687-4717

TRAVELERS

YOUR POLICY



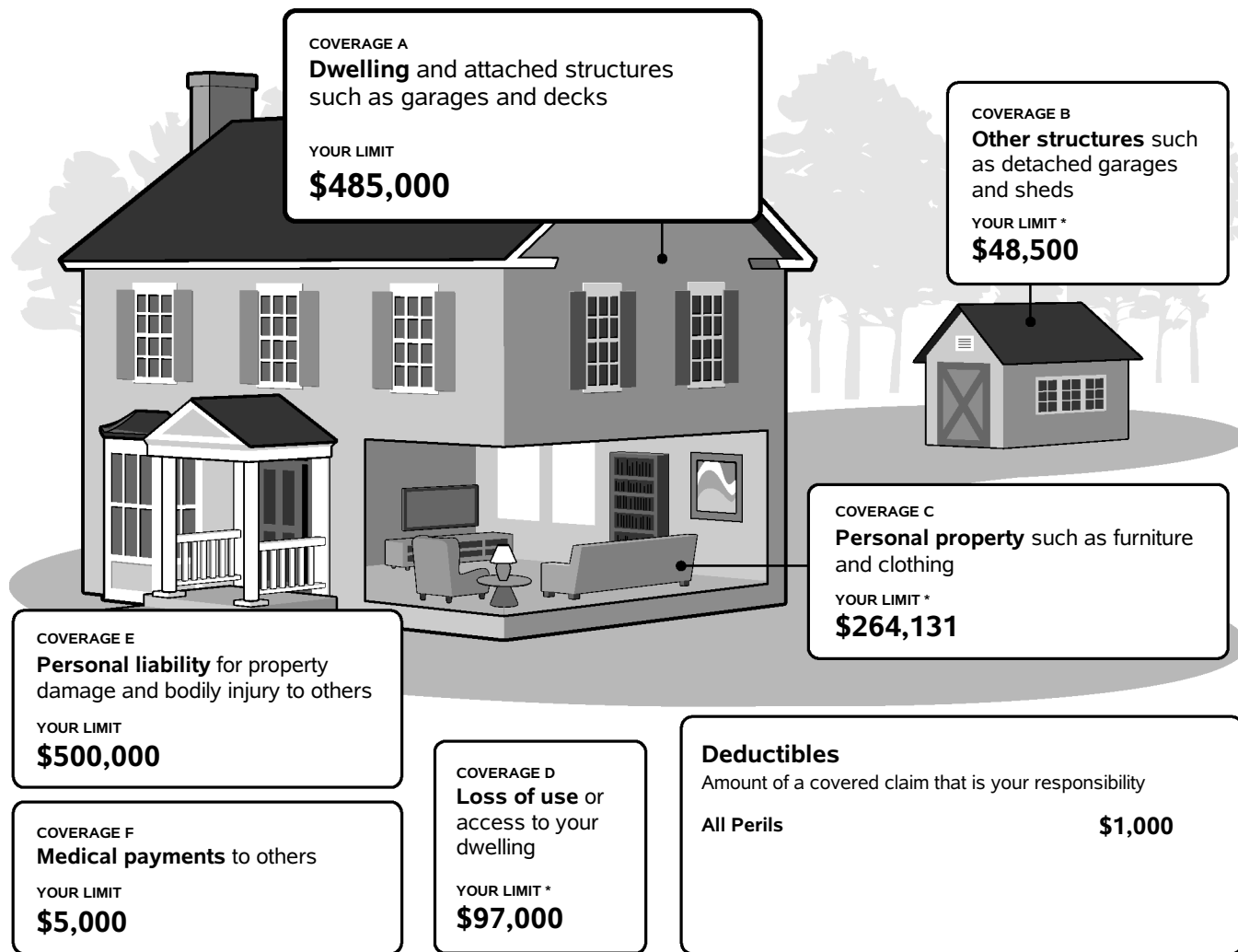
609669575-633-1
270 GOLD BROOK CIR
Jun 30, 2023 to Jun 30, 2024



Log in to [MyTravelers.com](https://mytravelers.com) to manage your policy and billing details.

You're insured!

This document is intended to help you better understand your homeowners insurance. Your policy is effective from **June 30, 2023** to **June 30, 2024**. For a complete description of your coverage, please refer to your policy.



You're receiving four discounts for a total savings of \$398.00

- | | | |
|--|---|--|
| <input checked="" type="checkbox"/> Multi-Policy | <input checked="" type="checkbox"/> Early Quote | <input checked="" type="checkbox"/> Good Payer |
| <input checked="" type="checkbox"/> Fire Protective Device | <input type="checkbox"/> Loss Free | <input type="checkbox"/> Theft Protective Device |
| <input type="checkbox"/> Water Protective Device | <input type="checkbox"/> Green Home | |

12-month total premium

\$1,088.00

Go to [MyTravelers.com/discounts](https://mytravelers.com/discounts) and use product code QH2 to learn about all the discounts available to you.

* Your Coverage B, C, and D limits are maintained as a percentage of your Coverage A limit. If your Coverage A limit changes, your Coverage B, C, and D limits will be adjusted accordingly.

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

What does your policy typically cover?

Your policy helps protect you from a number of things that can go wrong. Here are some of the most common:



Weather

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.



Fire

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, your policy can help you repair or rebuild your property.



Theft or vandalism

Your policy typically covers theft or vandalism of your property. See your policy for special limits on things such as collectibles, jewelry, and money.

Take steps to protect your property and call us as soon as damage occurs.

For more tips, go to [MyTravelers.com/prepare-prevent](https://www.travelers.com/prepare-prevent).

What isn't covered?

Your policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:



Floods are not covered

Your policy does not cover flood damage. Please review the Important Information About Flood Damage page for more details and resources.



Earthquake coverage is optional

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your Policy Declarations. If you do not see this coverage listed and think you need it, please contact your agent or Travelers representative.



It's not for home maintenance

Repairs due to wear and tear or lack of upkeep are not typically covered under your policy.

When circumstances change, we need to know

Review your Policy Declarations to be sure the information we have is accurate. If your property, circumstances, or needs change, let us know immediately to maintain the coverage you need. Not informing us may result in a denied claim.

Contact your agent or Travelers representative if:

- Your mailing address changes
- Someone named on the policy moves out
- Someone named on the policy passes away
- Someone moved onto your property
- You rent, sell, temporarily relocate, vacate or buy a new home
- Business is conducted on your property
- You renovate or build an addition
- You replace your roof

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

Homeowners Policy Continuation Declarations

Named Insured and Mailing Address

JENNIFER CHAMBERS
PO BOX 1264
STOWE, VT 05672-1264

Your Agency's Name and Address

AMWINS ACCESS INSURANCE
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661

Residence Premises

270 GOLD BROOK CIR
STOWE, VT 05672-4535

Mortgagee Name and Address

1. REVERSE MORTGAGE FUNDING LLC
ISAOA
PO BOX 39457
OLON, OH 44139-0457
LOAN NUMBER: 1261032

Policy Information

Your Policy Number	609669575 633 1	For Policy Service	1.530.274.3102
Your Account Number	609669575	For Claim Service	1.800.252.4633
Your Insurer:	TRAVELERS PERSONAL INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from June 30, 2023 at 12:01 A.M. STANDARD TIME to June 30, 2024 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy: **\$1,088.00**
This is not a bill. You will be billed separately for this transaction.

Discounts

The following discounts reduced your premium:

Multi-Policy	Early Quote	Good Payer
Fire Protective Device		

Savings Reflected in Your Total Premium: **\$398.00**

Coverages and Limits of Liability

Property Coverage Section	Limit
Coverage A – Dwelling	\$485,000
Coverage B – Other Structures	\$48,500
Coverage C – Personal Property	\$264,131
Coverage D – Loss of Use	\$97,000

Liability Coverage Section
Limit

Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

Deductibles
Peril Deductible
Deductible

Property Coverage Deductible (All Perils)	\$1,000
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In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Special Limits and Additional Coverages
Coverage Level: Travelers Protect®

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability
Limit

a. Money, bank notes, coins, stored value cards	\$250
b. Securities, accounts, passports, tickets, stamps	\$1,500
c. Comic books and trading cards	\$1,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000
e. Theft of jewelry, watches, precious stones	\$1,500
f. Theft of furs	\$1,500
g. Theft of silverware, goldware, pewterware	\$1,500
h. Theft of firearms and related equipment	\$1,500
i. Theft of tools and their accessories	\$1,500
j. Theft of rugs, tapestries and wall hangings	\$1,500
k. Business property on the residence premises	\$3,000
l. Business property away from the residence premises	\$1,500
m. Trailers or semitrailers not used with watercraft	\$1,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$1,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

Property – Additional Coverages
Limit

Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$24,250
Fire Department Service Charge	\$500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$1,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$48,500
Personal Records and Data Replacement	\$1,500

Named Insured JENNIFER CHAMBERS
Policy Period June 30, 2023 to June 30, 2024

Policy Number 609669575 633 1
Issued On Date May 11, 2023

Property – Additional Coverages (continued)

Limited Fungi or Other Microbes Remediation

Limit

\$10,000

The applicable policy deductible applies unless otherwise noted.

Liability – Additional Coverages

Damage to Property of Others

Limit

\$1,000

Loss Assessment

\$1,000

Limited Fungi or Other Microbes Liability Coverage

Coverage E – Aggregate Limit of Liability

\$50,000

Coverage F – Sub Limit of Liability

\$5,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages
Optional Coverages
Endorsement
Limit
Premium

Water Back Up and Sump Discharge or Overflow Coverage

HQ-208 CW (08-20)

\$5,000

Included*

***Note:** The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.

Required Forms and Endorsements Included in Your Policy:

Form: 633

Policy Quick Reference

HQ-T77 CW (05-17)

Agreement, Definitions & Policy Conditions

HQ-D77 CW (05-17)

Property Coverage Section

HQ-P03 CW (05-17)

Liability Coverage Section

HQ-L77 CW (05-17)

Signature Page

HQ-S99 CW (05-17)

Limited Fungi or Other Microbes Liability Coverage

HQ-829 CW (05-17)

Special Provisions - Vermont

HQ-300 VT (08-21)

Additional Benefits

HQ-860 CW (08-18)

**The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.
Please keep these documents for reference.**

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 1981

Garage Type: Basement

Pool: No

of Families: 1 Family

Square Footage: 1782

Age of Roof: 5

of Stories: 1

Construction Type: Frame

Roof Material Type: Architectural Shingle

of Bathrooms: 3

Siding Type: Vinyl

of Employees: 00

Foundation Type: Basement

Garage - Number of Cars: 1

Finished Basement: Yes

Issued on 05-11-2023

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at www.mytravelers.com/discounts to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6096695756331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

We have increased the coverage limit on your home by 10.000% to reflect the estimated cost to rebuild your home. This increase is based on information we received from CoreLogic, an independent firm specializing in construction costs. Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. Have you recently made any home improvements, such as upgraded your kitchen or bath, or completed a finished living area in your basement? Have you added an extra room or built a deck? These changes can significantly increase the replacement cost value of your home. It is important to make sure your policy affords appropriate coverage and limits to reflect your home's replacement cost value in the event of a total loss. If you disagree with your coverage limit, please contact your Travelers representative or agent who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

If you have recently replaced your roof it is important that you inform your Travelers Representative.

Important Information About Flood Damage

Many people find out too late their property is at risk of flooding, or that their property insurance does not cover flood damage.

YOUR TRAVELERS HOMEOWNERS POLICY DOES NOT COVER FLOOD LOSS TO YOUR HOME AND ITS CONTENTS.

While we don't offer flood insurance, we believe it's up to you to decide if you need the specialized coverage it offers to help protect your home or condo.

If you think you need flood insurance:

- Contact your insurance agent
- Learn more about the National Flood Insurance Program at www.floodsmart.gov
- Even if you already have a flood policy, you may want to ensure it is up to date

PL-50369 (05-17)

This information is intended for general education purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy.

NOTICE OF AVAILABILITY OF DISCOUNTS

The Vermont Department of Financial Regulation/Insurance Division requires us to notify you that many insurance carriers offer discounts on some or all of their insurance products to qualifying individuals. Discounts are commonly available for senior citizens, for good drivers, for good students, for persons who have completed approved driver education courses, for combined policies, for smoke alarms, for anti-lock braking systems, for multi-car policies and for individuals who have had no recent history of loss. You should inquire of your agent, broker or your insurance company representative about discounts for which you may be eligible. The offering of a discount may not result in lower costs. You should always compare prices and coverage to make sure you are comparing similar products.

PRIVACY NOTICE

Privacy Statement for Individual U.S. Personal Insurance Consumers

Your privacy is important to us. When we quote or sell an insurance policy to a person, we get information about the people and property that we’re insuring. This Privacy Notice describes the types of information about you (“personal information”) we collect, where we get it, and how we use, share and protect it. It applies to current and former Travelers personal insurance customers in the United States.

A few key points include:

- We collect personal information from you, your agent, and from third parties
- We will not share your personal information with others for their marketing purposes without your permission
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information

What type of information do we collect?	<p>You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following:</p> <ul style="list-style-type: none">• Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.• Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.• Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.• Information from government agencies or independent reporting companies.• Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).• In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.
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<p>How do we use your personal information?</p>	<p>We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law.</p> <p>Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information.</p> <p>When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.</p>
<p>How do we share your personal information?</p>	<p>We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent.</p> <p>We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others.</p> <p>We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.</p>
<p>How do we protect your personal information?</p>	<p>We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.</p>

<p>How can I review and correct the personal information you have about me?</p>	<p>If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.</p> <p>You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments.</p> <p>For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.</p>
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This notice is given by The Travelers Indemnity Company and its personal insurance property casualty affiliates. This notice may be amended at any time. The most current version will be posted on Travelers.com. A statement concerning our use of Insurance Score is available on request for Oregon residents. Last revised December 2016

Important Notice about Billing Options and Disclosures

This notice contains important information about our billing options and charges.

You have chosen to pay your insurance premium in monthly installments by Electronic Funds Transfer (EFT). Please note that a service charge of \$2.00 will apply per installment. In the event that your payment is returned by your bank, it may result in the automatic conversion of your account from Electronic Funds Transfer (EFT) to Bill by Mail / Email.

To sign up for AutoPay or change your Bill Plan option, visit MyTravelers.com, Mobile App or contact your Travelers insurance representative or agent.

<u>Bill Plan</u>	<u>Monthly</u>	<u>Pay in Full</u>
Electronic Funds Transfer (EFT)	\$2.00	No Charge
Recurring Credit Card (RCC)	\$4.00	No Charge
Bill by Mail / Email	\$5.00	No Charge
Late Charge: \$10.00 per occurrence		
Payments returned by your bank: \$25.00 per occurrence		

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-530-274-3102.

