

HBW INSURANCE GROUP INC
2 E ROLLING CROSSROADS STE 151
CATONSVILLE MD 21228-6213

02

VICTORIA DAHLSTRAND
4427 E MATATE LN
SAN TAN VALLEY AZ 85140-9435

THIS IS NOT A BILL

COPY

Dear VICTORIA DAHLSTRAND:

Your policy packet is enclosed. Please take a few minutes to read through the enclosed documents. This contract is your assurance of protection in case of an insured loss. Copies of your current policy forms are available upon your request. If you have any questions, please contact us at the address shown above or call us at (410) 744-4313 .

Thank you for choosing us for your insurance. We appreciate the opportunity to provide you coverage.

Sincerely,

HBW INSURANCE GROUP INC

19- 9200-344

P.S. Did you know . . . Electronic payments are available!

To sign up for electronic payments, please go to **foremostpayonline.com**. You may choose to have us automatically withdraw your premium payments electronically from your designated account as they come due, or go to **foremostpayonline.com** to see your bill and make a payment. As always, simply call our billing service at 1-800-532-4221 with questions about your bill.

Need to report a claim? The Claims Contact Center is available to take your call 24 hours a day, seven days a week at 1-800-527-3907, or you may report a claim online at **Foremost.com**.

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DECLARATIONS PAGE

YOU AS NAMED INSURED AND YOUR ADDRESS:

VICTORIA DAHLSTRAND
4427 E MATATE LN
SAN TAN VALLEY AZ 85140-9435

POLICY INFORMATION	Policy Period: From 10/14/23 To 10/14/24 12:01 A.M. STANDARD TIME	
Policy Number: 103-0927190165-03	Renewal Of: 103-0927190165-02	

DWELLING LOCATION		
Address: 4427 E MATATE LN SAN TAN VALLEY AZ 85140-9435	In City Limits: YES	
	County: PINAL	

DWELLING INFORMATION	Width: 30	Length: 48	Serial Number: 6CAL62138
Model Year: 1978	Manufacturer/Model: DIAMOND		

RATING INFORMATION	Use: PRIMARY	Customer Age Group: 50 OR OVER	
Approved Park: NO	Auxiliary Heating Device: NO	Tied Down:	Age Of Dwelling: 45 Years

YOUR POLICY IS SERVICED BY:

TELEPHONE: (410) 744-4313

Agency Code: 19-9200-344-0

HBW INSURANCE GROUP INC
2 E ROLLING CROSSROADS STE 151
CATONSVILLE MD 21228-6213

LIENHOLDER #1

Loan Number 7164001468
ROYAL PACIFIC FUNDING CORP
ISAOA
PO BOX 961292
FORT WORTH TX 76161

THIS IS YOUR RENEWAL DECLARATIONS PAGE

COVERAGES: This policy provides only the coverages as shown below and your additional coverages described in the policy.

AGGREGATE LIMIT: The most we will pay in any one Policy Period for any one insured Location for Coverage E - Personal Liability is \$1,000,000 regardless of the number of claims, suits or accidents.

SECTION I YOUR PROPERTY COVERAGES		AMOUNT OF INSURANCE*
A. DWELLING		\$230,467
B. OTHER STRUCTURES		\$ 23,047
C. PERSONAL PROPERTY		\$115,234
D. ADDITIONAL LIVING EXPENSE		\$ 46,093
*REFER TO SECTION I "OUR PAYMENT METHODS" TO SEE HOW THESE AMOUNTS WILL BE APPLIED		
SECTION II YOUR LIABILITY COVERAGES		LIMIT OF LIABILITY
E. PERSONAL LIABILITY	EACH ACCIDENT	\$300,000
F. MEDICAL PAYMENTS TO OTHERS	EACH PERSON	\$ 1,000
TOTAL SECTION I AND II COVERAGES PREMIUM		\$ 3,218.00

SECTION I DEDUCTIBLE

SECTION I LOSSES OR AMOUNTS OF INSURANCE ARE SUBJECT TO A DEDUCTIBLE OF \$ 950 UNLESS STATED OTHERWISE IN YOUR POLICY AND ENDORSEMENTS.

FORMS AND ENDORSEMENTS			ADDL/RETURN	POLICY PREMIUM
4075	01/07	HOMEOWNERS INSURANCE FOR MFG HOMES		NO ADDED CHARGE
6598	05/19	REQUIRED CHANGE - ARIZONA		NO ADDED CHARGE
6602	04/20	NON-STRUCTURAL HAIL LOSS SETTLEMENT		NO ADDED CHARGE
4077	01/08	EXTENDED R/C PAYMENT METHOD		\$ 30.00
4035	01/07	ADDITIONAL COVERAGE ENDORSEMENT		\$ 5.00
4055	01/07	REPLACEMENT COST PERSONAL PROPERTY		\$ 178.00
4401	11/11	WATER BACKUP OF SEWERS OR DRAINS		\$ 50.00
TOTAL FORMS AND ENDORSEMENTS PREMIUM			\$	263.00

TOTAL POLICY PREMIUM AND OTHER CHARGES	\$ 3,481.00
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MINIMUM EARNED PREMIUM \$50

SAVINGS INCLUDED IN YOUR POLICY PREMIUM

INSURED AGE DISCOUNT \$844

Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

Information We Collect

We may collect the following categories of personal information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Examples
Personal Identifiers	Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature
Personal Characteristics	Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.
Commercial Information	Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.
Biometric Information	Voice print, photo.
Internet or Network activity	Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.
Geolocation	IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.
Audio, electronic, visual, olfactory	Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.
Professional information and Employment information/Education Information	Job titles, work history, school attended, employment status, veteran, or military status.
Education Information	Job titles, work history, school attended, marital and family status, e-mail, telephone recordings.
Inferences	Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.
Sensitive Personal Information	Social security number, driver's license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us.

Purposes for Collection of Personal Information

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;

- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history;
- Information from your visits to the websites we operate, use of our mobile sites, applications, use of our social media sites, and interaction with our online advertisements; and
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information and insurance claims history; and
- If you obtain a life, long-term or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How Long Do You Retain My Information

We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

How We Protect Your Information

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Information We Disclose

We do not disclose any nonpublic personal information about you as our customer or former customer, except as described in this notice. We may disclose the nonpublic personal information we collect about you, as described above to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Foremost or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information: (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization; and (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

Sharing Information with Affiliates

We will not disclose nonpublic personal information, as described above in **Information We Collect**, except with affiliates of Foremost as permitted by law including:

- Financial service providers, such as insurance companies and reciprocals, investment companies, underwriters, brokers/dealers; and

- Non-financial service providers, such as data processors, billing companies, and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates our transaction and experience information with you. We will not share with our affiliates information we receive from a credit reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

Under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form.

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties as permitted by law. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out, or if applicable, opt-in.

Website and Mobile Privacy Policy

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications.

Recipients of this Notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

Affiliates

The following is a list of some but not all of our affiliates: Farmers Insurance Group of Companies including Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, and Mid-Century Insurance Company, Bristol West Insurance Group including Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), and 21st Century Insurance & Financial Services including 21st Century Indemnity Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century National Insurance Company, 21st Century Premier Insurance Company, and 21st Century Security Insurance Company, Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Lloyds Insurance Company of Texas, Economy Premier Assurance Company, Farmers Direct Property & Casualty Insurance Company, Toggle Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

More Information about the Federal Laws?

This notice is required by federal law. For more information, please contact us.

Any Questions?

Please visit our website at www.foremost.com

Signed: Foremost Insurance Company Grand Rapids, Michigan
 Foremost Signature Insurance Company
 Foremost Property and Casualty Insurance Company
 Foremost Lloyds of Texas
 Foremost County Mutual Insurance Company

The above is a list of the Foremost companies on whose behalf this notice is being sent.

Notification of Information Practices Required By State Law

This notice outlines the types of information the Foremost Insurance Group ("Foremost") collects, our methods of investigation and the types of sources that we may use to provide insurance to all Named Insureds and to evaluate applicants. Every Named Insured and applicant ("You") will receive, or already have received, a notice entitled "Privacy Notice". Your state gives you additional protections that are explained in this notice.

Collection Of Information

Much of the information we need from you comes from you when you apply for insurance. Sometimes, however, we may need additional information or may need to verify information you have given us. In those instances, we may contact you either by phone or by mail.

In addition, we often employ the common insurance industry practice of asking an outside source, called a "consumer reporting agency", or "insurance support organization", to provide us with consumer reports. On occasion, that source may contact you or a neighbor, either by phone or in person, to provide us a report. The Named Insured listed on your policy has the right to request that we contact them or their spouse for a personal interview that will be included in the report. If this option is chosen, we will make every effort to comply with the request.

We may also obtain information from consumer reporting agencies and other sources for purposes other than underwriting, such as when processing claims, investigating potential fraud, or servicing your account. For example, we may obtain financial information relating to health and employment during the processing of a claim. Please note:

Information obtained from a report prepared by a consumer reporting agency or insurance support organization may be retained by that organization and disclosed to other persons who use these reports without your authorization.

As required by the Fair Credit Reporting Act, we are notifying you that we may investigate your character, general reputation, personal characteristics and mode of living, whichever are applicable. Additional information regarding the nature and scope of any such investigation requested will be furnished to you, upon your written request.

Types of Information Collected

The information that is collected is used to help us decide if you qualify for the insurance for which you have applied and to perform additional insurance functions.

In connection with the underwriting and/or servicing of policies covering your personal vehicles, we may obtain information including information relating to the use of your vehicle(s), ages, drivers, mileage, items relating to the drivers such as personal habits and characteristics, credit information, prior accidents and driving violations, prior arrests or convictions, claims history, and previous insurance experience.

In connection with the underwriting and/or servicing of policies covering your real and personal property, we may obtain information including information relating to construction type, square footage, heating, other physical characteristics of the property, credit information, claims history, and previous insurance experience.

What We Do With The Information We Collect About You

We use the information we collect about you to perform insurance functions, including underwriting and servicing your policy, processing claims, and for other purposes permitted by state and federal law. For example, we may disclose this information, as permitted by law, without your prior authorization, to:

- Agents, brokers or sales representatives
- Adjusters, appraisers, investigators, and attorneys
- Persons or organizations who need the information to perform a business, professional or insurance function for us, such as business that help us with data processing or marketing

- Another insurance company or insurance support organization, to detect or prevent criminal activity or fraud in connection with an insurance transaction, or to perform an insurance transaction
- A medical professional or institution:
 - 1) to verify insurance coverage or benefits
 - 2) to inform you of a medical condition of which you may not be aware of
 - 3) to conduct an audit
 - 4) to determine whether services were reasonable and necessary
- An insurance regulatory authority
- Law enforcement or other governmental authority
- Persons or organizations conducting actuarial or research studies; however, no individuals will be identified in any report
- Our affiliated companies as described in our Privacy Notice sent to you with your policy
- To respond to an administrative or judicial order, including a search warrant or a subpoena
- A party to a proposed sale, transfer, merger, or consolidation of all or part of the company underwriting your policy

Access and Correction of Information

Information we collect about you will be kept in our policy or claim records. We may refer to this information if you file a claim for benefits under any policy that you have with us or if you apply for a new policy. You have the right to know what kind of information we keep about you, to have access to the information, and to get a copy. These rights do not apply to privileged information. This type of information is generally obtained in connection with or when the possibility of a claim or civil or criminal proceeding exists.

If you file an insurance claim with us involving bodily injury, we may obtain information about your physical or mental condition, medical history, or medical claims history. If your written request asks for this claim information, we will identify who during the previous two years has received or examined the information, and when, to the extent practicable, the information was disclosed.

If you want information from your records, please write to us. There may be a nominal charge for copies of your records. If you think your records contain incorrect information, notify us in writing indicating what you believe is incorrect and your reasons. We will reinvestigate the matter and either correct our records or place a statement from you in our file explaining why you believe the information is incorrect, which will be attached to your file so that anyone reviewing the disputed information will see it. We will also notify persons or organizations to whom we previously disclosed the information of the change or your statement as well as anyone that you designate who may have received information from us in the past two years.

If you have any questions regarding our information practices, please write to us. For a more rapid response, please include your policy number.

Foremost Insurance Group
 P.O. Box 2047
 Grand Rapids, MI 49501
 Attention: Underwriting
 Keeping You Informed

As required by law, we will notify you of our information practices regularly. We reserve the right to modify our practices at any time, when permitted by law.

Signed: Foremost Insurance Company Grand Rapids, Michigan
 Foremost Signature Insurance Company
 Foremost Property and Casualty Insurance Company
 Foremost County Mutual Insurance Company
 Foremost Lloyds of Texas

The above is a list of the Foremost Companies on whose behalf this notice is being sent.

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