



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

November 1, 2022

Your Policy



610917708-653-1
195 COVEY RD

12/21/2022 to 12/21/2023



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

LOUIS OLAVE
LEAH O OLAVE
195 COVEY RD
WESTFORD, VT 05494-9524

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.

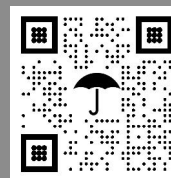
Sincerely,

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



610917708-653-1

195 COVEY RD

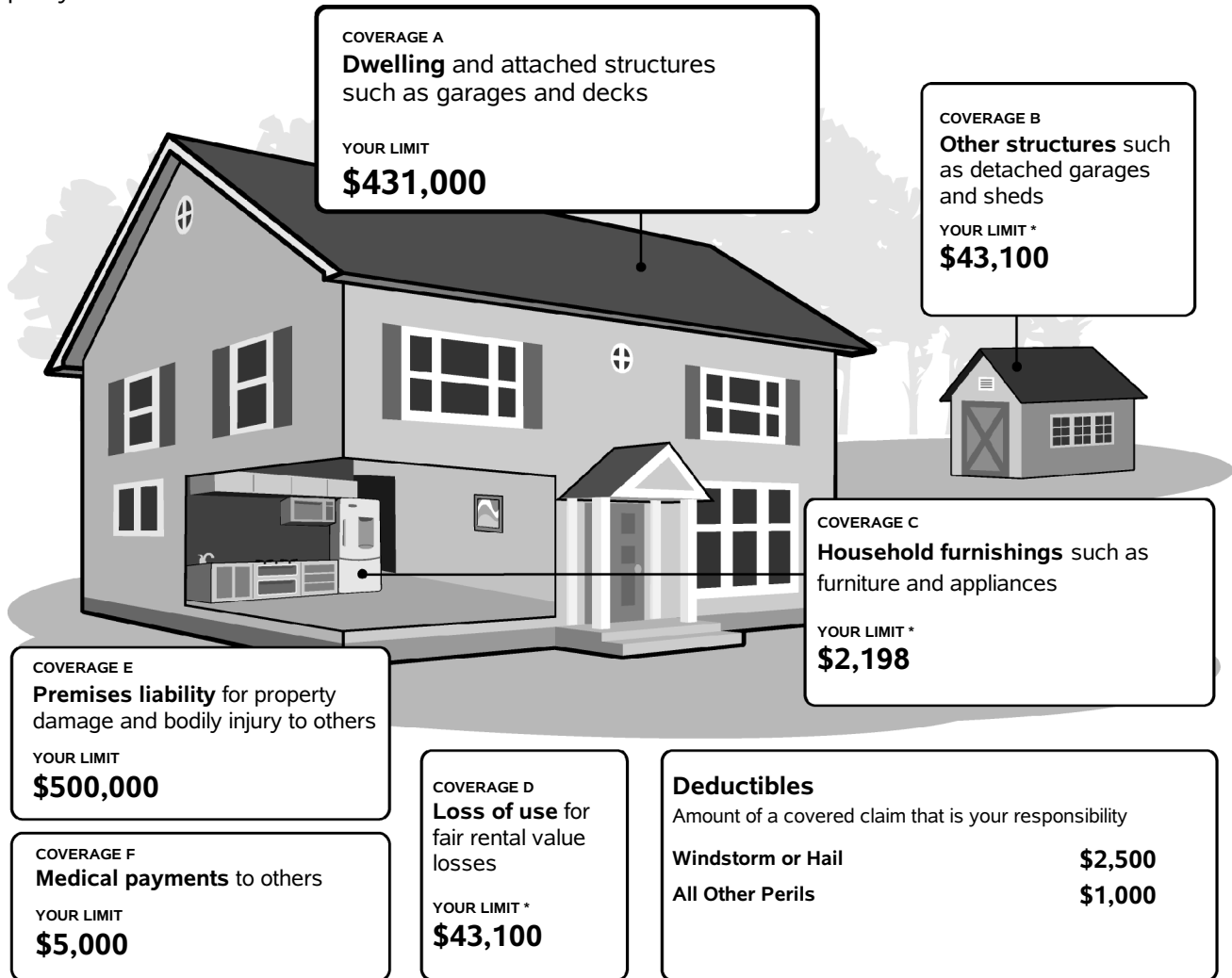
Dec 21, 2022 to Dec 21, 2023



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 landlord insurance. Your policy is effective from **December 21, 2022 to December 21, 2023**. For a complete description of your coverage, please refer to your policy.



You're receiving four discounts for a total savings of \$309.00

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

12-month total premium

\$1,140.00

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.



Vandalism

Your policy typically covers willful or malicious damage to your property.

**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.



Theft

Your policy typically does not cover theft of your property.

i *Your renter's personal belongings are not covered by this 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 passes away
- You sell the property or the property is vacant
- You renovate or build an addition
- You replace your roof
- You rent your property for shorter periods of time
- You stop renting your property
- Business is conducted on your property

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.

Landlord Dwelling Policy Continuation Declarations

Named Insured and Mailing Address

LOUIS OLAVE
LEAH O OLAVE
195 COVEY RD
WESTFORD, VT 05494-9524
SOUNDFX13@GMAIL.COM

Your Agency's Name and Address

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

Residence Premises

195 COVEY RD
WESTFORD, VT 05494-9524

Mortgagee Name and Address

1. UNITED WHOLESAL MORTGAGE LLC
ISAOA/ATIMA
PO BOX 202028
FLORENCE, SC 29502-2028
LOAN NUMBER: 1221904829

Policy Information

Your Policy Number	610917708 653 1	For Policy Service	1.530.274.3102
Your Account Number	610917708	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 December 21, 2022 at 12:01 A.M. STANDARD TIME to December 21, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy: **\$1,140.00**
This is not a bill. The mortgagee will be billed separately for this policy.

Discounts

The following discounts reduced your premium:

Loss Free	Good Payer	Fire Protective Device
Water Protective Device		

Savings Reflected in Your Total Premium: **\$309.00**

Coverages and Limits of Liability

Property Coverage Section

	Limit
Coverage A – Dwelling	\$431,000
Coverage B – Other Structures	\$43,100
Coverage C – Household Furnishings	\$2,198
Coverage D – Loss of Use	\$43,100

Liability Coverage Section

	Limit
Coverage E – Premises Liability (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

Deductibles
Peril Deductible

	Deductible
Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hail Deductible	\$2,500

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).

Additional Coverages

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

Property – Additional Coverages

	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$21,550
Fire Department Service Charge	\$500
Loss Assessment	\$1,000
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$43,100
Limited Fungi or Other Microbes Remediation	\$10,000

The applicable policy deductible applies unless otherwise noted.

Liability – Additional Coverages

	Limit
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 and Packages

Optional Coverages	Endorsement	Limit	Premium
Windstorm or Hail Deductible	HQ-313 CW (05-17)		Included*
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CW (11-18)	\$107,750	Included*

Named Insured LOUIS OLAVE
LEAH O OLAVE

Policy Number 610917708 653 1

Policy Period December 21, 2022 to December 21, 2023

Issued On Date November 1, 2022

Optional Coverages and Packages (continued)

Optional Packages	Endorsement	Limit	Premium
Roof and Siding Matching Package			Included*
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000	
Matching of Undamaged Siding Additional Coverage	HQ-701 CW (05-18)	\$10,000	

***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: 653

Policy Quick Reference	HQ-T88 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D88 CW (05-17)
Property Coverage Section	HQ-P53 CW (11-18)
Liability Coverage Section	HQ-L88 CW (08-20)
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 Landlord Dwelling 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: 2010	Garage Type: Attached	Pool: No
# of Families: 1 Family	Square Footage: 3100	Age of Roof: 12
# of Stories: 2.5	Construction Type: Frame	Roof Material Type: Asphalt-Fiberglass
# of Bathrooms: 2	Siding Type: Clapboard	
# of Employees:	Foundation Type: Basement	
Garage - Number of Cars: 2	Finished Basement: Yes	

Issued on 11-01-2022

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 6109177086531 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 9.500% 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.

SPECIAL WINDSTORM DEDUCTIBLE APPLIES: SEE ENDORSEMENT HQ-313.

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.

Deductibles: Things You Should Know

What is a deductible?

The amount of a covered claim that is your responsibility.

How is a deductible applied to a covered claim?

If you have a loss or damage, the amount that exceeds the applicable deductible will be paid, up to the coverage limit that applies. If the amount of your loss or damage is less than any applicable deductible no payment will be made.

Can my policy have more than one deductible that applies to a covered claim?

Yes, your policy may have different deductibles that apply to different kinds of losses. For most types of losses the Property Coverage Deductible, also called the All Other Perils Deductible, will apply when you have a loss or damage. Your policy may also include other deductibles that will apply if you have a loss or damage from certain types of loss or from specific perils such as earthquakes, hurricanes, windstorm or hail.

Your policy deductibles are:

Property Coverage Deductible (All Other Perils)	\$1,000
Windstorm or Hail Deductible	\$2,500

If more than one deductible applies, you will only be responsible for the largest deductible amount.

Examples of how deductibles work (for illustrative purposes only)

Example*

- Your Coverage A - Dwelling limit is \$100,000
- Your All Other Peril Deductible is \$1,000
- Your specific peril deductible (i.e. Hurricane Deductible) is 2% of your Coverage A - Dwelling limit ($.02 \times \$100,000 = \$2,000$)

Scenario 1 fire loss	
Covered damage to your dwelling	\$2,500
Covered damage to personal property	\$500
Total covered damage	\$3,000
Deductible amount	\$1,000
Amount insurance would pay	\$2,000

Scenario 2 hurricane loss (percentage deductible)	
Covered damage to your dwelling	\$2,500
Covered damage to personal property	\$500
Total covered damage	\$3,000
Hurricane Deductible (2% of Coverage A)	\$2,000
Amount insurance would pay	\$1,000

Scenario 3 loss below your deductible	
Covered damage to dwelling	\$500
Covered damage to personal property	\$250
Total covered damage	\$750
Deductible amount	\$1,000
Amount insurance would pay	\$0

* Your policy's coverage limits and the dollar amount of your deductible(s) may be higher or lower than the amounts shown in these examples. Please refer to your Policy Declarations for your policy's actual deductible(s) amounts.

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.

Specific Peril Deductibles: Additional Important Information

Specific peril deductibles may be a set dollar amount or may be a percentage of a policy coverage limit. A percentage deductible is determined by multiplying a policy coverage limit such as Coverage A - Dwelling by the percentage amount shown in your Policy Declarations.

Windstorm or Hail Deductible

Your policy insures against the peril of windstorm or hail. Your Windstorm or Hail Deductible will apply to the total of the loss payable under the Property Coverage Section of your policy. This deductible will replace any other deductible when covered loss or damage is caused directly or indirectly by windstorm or hail.

What is my Windstorm or Hail Deductible?

Your Windstorm or Hail Deductible is **\$2,500**.

See your Policy Declarations and Windstorm or Hail Deductible endorsement for further details. If your coverage limit(s) changes, your Windstorm or Hail Deductible may also change.

Please read your Policy carefully. If you have any questions, please contact your agent or a Travelers insurance representative.

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 full and will be billed by mail / email. Other charges that may apply include a \$10.00 late charge and a \$25.00 fee for payments returned by your bank.

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.

You have an option to enroll in an AutoPay EFT or RCC payment plan without registering for MyTravelers.com by visiting amp.travelers.com.

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.

