



5 Crosby St., New York, NY 10013
RENTERS POLICY DECLARATIONS

POLICY NUMBER
LP7A3CD6C64

POLICY START DATE
Nov 15, 2025 12:01am

POLICY EXPIRES ON
Nov 15, 2026 12:01am

NAME OF INSURED
Puneeth Tumbalabeedu

INSURED PROPERTY ADDRESS
808 W San Carlos St, Apt. 287,
San Jose, CA, 95126

INSURED EMAIL
puneeth.sai2803@gmail.com

INTERESTED PARTY
808 West Apartments
FF Properties L.P PO Box 3687
Coppell, TX 75019

COVERAGE SUMMARY

COVERAGE	MAXIMUM AMOUNT	PREMIUM
Personal Property	\$40,000	Included
Loss Of Use	\$12,000	Included
Personal Liability	\$300,000	Included
Medical Payments To Others	\$1,000	Included
Additional Coverages & Endorsements (see next page for details)		\$0
\$1,000 Deductible		-\$12
Total Premium		\$161/yr

DISCOUNTS					
FOR				AMOUNT	
Theft Protection				\$3.00	
Deadbolts					
Fire Protection				\$11.00	
Local Smoke Alarm					
				Total Discount	\$14.00 (Annual)
ADDITIONAL COVERAGES & ENDORSEMENTS					
COVERAGE	EFFECTIVE DATE	LIMIT	FROM	TO	PREMIUM
Interested Party Added	15 Nov, 2025				No Change
				Total Added	\$0.00

DOCUMENTS ATTACHED TO THIS POLICY

FORM NUMBER	FORM NAME
LEM 04 CA 04 22	Homeowners 4 - Contents Broad Form
LEM-2092 (12-24)	Special Provisions - California
HO 04 07 07 19	Personal Property Replacement Cost Loss Settlement - California
HO 24 77 05 11	Canine Liability Exclusion Endorsement
LEM-3002 (02-20)	Swimming Pool, Diving Board, and Slide Liability Exclusion
LEM-3003 (02-20)	Trampoline Liability Exclusion
LEM-2000-CA (07-19)	Interested Party Endorsement - California
HO 24 90 08 01	Workers Compensation Residence Employees - California
IL P 001 01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
IL N 018 01 22	California Fraud Statement
IL N 136 12 19	California Residential Property Insurance Bill of Rights and Claim Reporting Disclosure Notice
LEM-CANOTICE01 09 18	Notice to Consumers - California Residential Insurance Disclosure
LEM-CANOTICE02 (04-19)	California Notice of Designated Additional Person to Receive Notice of Cancellation or Nonrenewal
LEM-CANOTICE03 (08-19)	California Important Consumer Affairs Notice
LEM-CANOTICE04 (03-25)	Community Service Statement
LEM-CA-NOTICE- WILDFIRE	California Wildfire Scoring And Mitigation Discounts Notice



RENTERS POLICY

In witness whereof, Lemonade Insurance Company has caused this policy to be signed by its president and secretary.

A handwritten signature in black ink, appearing to read "Daniel Schreiber", written over a horizontal line.

Daniel Schreiber
President and CEO

A handwritten signature in black ink, appearing to read "Scott Fischer", written over a horizontal line.

Scott Fischer
Secretary

CALIFORNIA WILDFIRE SCORING AND MITIGATION DISCOUNTS NOTICE

This disclosure is required by Section 2644.9 of the California Insurance Code. This form provides information related to your property insurance and associated wildfire risk score or classification. The information included will help you understand your wildfire risk so you can proactively manage your risk and ensure that your wildfire premiums reflect your exposure.

Verisk FireLine® score has been used to measure the wildfire hazard at your location. FireLine® scores range from 0 (negligible risk) to 30 (extreme risk) and provide an objective assessment of a property's propensity to burn in the event of a wildfire based on the most current assessment of three key wildfire risk factors, which are also recognized by the National Fire Protection Association (NFPA):

Fuel: Grass, trees, or dense brush can feed a wildfire.

Slope: Steeper slopes can increase the speed and intensity of wildfire.

Access: Limited access and dead-end roads can impede firefighting equipment.

Your FireLine® Score is: 0

There are several mitigation actions you can take to protect your property against damage, should a wildfire occur near your home. Therefore, Lemonade offers the following available premium credits for wildfire mitigation activities, up to a 0.5% premium reduction. Each credit applied to your policy is indicated in the Applied Credit column below.

Your current total mitigation credit level is: N/A

Fire Mitigation Credit	Maximum Possible Credit	Applied Credit
Community-Level Mitigation Designations		
Fire Risk Reduction Community	0.0015%	N/A
Firewise USA Site	0.0015%	N/A
Both Fire Risk Reduction Community and Firewise USA Site	0.002%	N/A
Property-level Measures Addressing The Immediate Surroundings Of The Building		
Clearing of vegetation and debris from under decks.	0.0025%	N/A
Clearing vegetation, debris, mulch, and any movable combustible objects within 5 feet of the Building.	0.0025%	N/A

Incorporation of only noncombustible materials, e.g. fences, gates, within 5 feet of the Building.	0.0025%	N/A
Removal or absence of combustible structures, e.g. sheds, from the area within 30 feet of the Building or within property line.	0.0025%	N/A
Complies with Defensible Space codes. (Section 4291 of the Public Resources Code, and any applicable local ordinances, governing defensible space)	0.003%	N/A
Property-level Building Hardening Measures		
Class-A Fire Rated Roof	0.005%	N/A
Enclosed Eaves	0.0005%	N/A
Fire-Resistant Vents	0.0005%	N/A
Multipane windows that, when closed, cover entire window without openings.	0.0005%	N/A
At least 6 inches of noncombustible vertical clearance at bottom of surface of building.	0.0009%	N/A
Total Mitigation Discount	0.5%	N/A

Right to Appeal

You have the right to appeal this wildfire risk score whenever such score or classification is provided to you. If you disagree with the wildfire risk score or other wildfire risk classifications, you may appeal the decision through your agent or directly through Lemonade by emailing help@lemonade.com. We will acknowledge receipt of the appeal in writing within 10 calendar days and reconsideration and decision within 30 calendar days.

You may contact the Department of Insurance for assistance if you disagree with the written reconsideration or final determination through the Department of Insurance toll-free consumer hotline at (800) 927-4357 (HELP) or at www.insurance.ca.gov/01-consumers/. In the event your appeal is denied, upon request by the Department, we shall provide a copy of the appeal, and our written response, to the Department.