

June 12, 2022

Welcome,

You've joined the growing number of policyholders who have chosen to trust the protection of their home and/or belongings to Progressive Home, by Homesite. We're happy to have you on board!



Coverage you can count on

Your customized policy ensures you get coverage for what you need.



Friendly Reminders

We'll send alerts for everything from important deadlines to payment issues so you won't be caught off guard by a lapse in coverage.



Always-free access to knowledgeable Agents

When questions arise, our agents are available to get you an answer.

WHAT'S NEXT?

Help us keep your coverage active, and yourself protected, by reviewing the information in the "New Business Declarations" section within this packet. If corrections are needed, we must be notified within 30 days.



Enrolling in Autopay is a smart way to ensure you never miss a payment and always have the protection you need.

Scan the QR-osaurus Rex with your phone's camera to enroll.

Thanks for allowing Progressive Home, by Homesite into your home. Its protection is our priority.

Progressive is not affiliated with Homesite. Insurance policies purchased through Progressive Home, by Homesite are underwritten by member companies of the Homesite Group Incorporated, a leading provider of homeowners, renters and condominium insurance. Homesite provides the coverage for, and pays the claims associated with, these insurance policies. Progressive is not responsible for the insurance claims or any other obligations of Homesite. Certain Progressive companies may be compensated as licensed agencies for performing services on behalf of Homesite.

Policies are underwritten and issued by member companies of the Homesite Insurance Group. Member companies include: Homesite Insurance Company of California (CA Certificate of Authority #4620-1), Homesite Indemnity Company, Homesite Insurance Company of Illinois, Homesite Insurance Company of Florida, Homesite Insurance Company of the Midwest (CA Certificate of Authority #5045-0), Homesite Insurance Company of New York, Homesite Insurance Company of Georgia, Homesite Lloyd's of Texas, Homesite Insurance Company, and Midvale Indemnity Company (CA Certificate of Authority #2224-4).

Changes to your Dwelling Coverage Limits

Please review changes to your Property Coverages which can be found on your New Business Declarations summary under Section I - Property. Each year we evaluate your property's current replacement cost which is listed under Coverage A - Dwelling. Replacement Cost is generally defined as "the cost to replace a structure with materials of like kind and quality without deduction for depreciation". Replacement cost simply reflects the cost to rebuild your home in the event of a total loss. Your home is broken down into components (framing, roofing, etc.) and valued at the cost to reconstruct each component in today's economy taking into consideration materials, labor rates and local building codes. It is also a good idea to re-evaluate your home's replacement cost after you have completed any remodels, upgrades or modifications to your home. If you have made any alteration to your home or believe the dwelling coverage limit to be inappropriate you may contact us at any time during the policy term so that we can update our information and re-evaluate your coverages.

The Coverage A amount listed on your Declarations page, (Limit of Liability) is based on an estimate of the cost to rebuild your home, including the cost of labor and materials in your area, and specific information you have provided about your home. We take care in providing these estimates; however, the costs associated with rebuilding your home are subject to the market environment at the time of loss. While we can assist you in calculating the Coverage A amount, it is your responsibility to make sure that we have the most up to date information about your home and the amount of coverage is sufficient to rebuild your home. If your policy does not currently have one of our Replacement Cost endorsements listed in the Optional Endorsements section of this packet, we urge you to call us today and speak to one of our licensed representatives about adding these coverages.

Progressive is not affiliated with Homesite. Insurance policies purchased through Progressive Home, by Homesite are underwritten by member companies of the Homesite Group Incorporated, a leading provider of homeowners, renters and condominium insurance. Homesite provides the coverage for, and pays the claims associated with, these insurance policies. Progressive is not responsible for the insurance claims or any other obligations of Homesite. Certain Progressive companies may be compensated as licensed agencies for performing services on behalf of Homesite.

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Progressive Home, by Homesite

Underwritten by HOMESITE INSURANCE COMPANY OF
THE MIDWEST

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

New Business Declarations For Policy Number [REDACTED]

Policy Period This policy covers the listed
location(s)
From 12:01 AM July 1, 2022
Through 12:01 AM July 1, 2023 (local time)

**Issued by HOMESITE INSURANCE
COMPANY OF THE MIDWEST**

Insured Location

[REDACTED]
[REDACTED]

Description of Dwelling

[REDACTED]

Deductible – Other Covered Perils \$1000
Wind/Hail Deductible \$5000

In case of loss under Section I, we cover only that
part of the loss over the deductible stated.

Coverage	Limit	Premium
Section I - Property		
Coverage A - Dwelling	\$475,000	\$1,186.00
Coverage B - Other Structures	\$47,500	Included
Coverage C - Personal Property	\$237,500	Included
Coverage D - Loss of Use	\$142,500	Included
Section II - Liability		
Coverage E - Personal Liability	\$300,000	\$68.00
Coverage F - Medical Payments to Others	\$5,000	\$7.00
Coverage Modifications		
See Coverage Modifications on reverse side for details		-\$29.00
Surcharges		
See Surcharges on reverse side for details		\$0.00
Discounts		
See Discounts on reverse side for details		-\$212.00
Total		\$1,020.00

Authorized Representative



[REDACTED]

Coverage Modifications**-\$29.00**

	Additional Limit	Premium
Windstorm or Hail Fixed-Dollar Deductible		-\$79.00
Deductible		-\$71.00
Personal Property Replacement Cost Loss Settlement		\$121.00

Surcharges**\$0.00**

	Limit	Premium
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Discounts**-\$212.00**

	Limit	Premium
Drive Home Discount		-\$113.00
Responsible Motorist Discount		-\$12.00
Welcome Home Discount		-\$87.00

Contracts and Amendments

Special Form (HO 00 03 0511)
Special Provisions - Ohio
Diminishing Deductible Credit
Additional Conditions for Exterior or Roof Surfacing
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

Mortgagees

OPTION FINANCIAL LLC ISAOA ATIMA

Important Messages

Member companies of the Homesite Insurance Group include the following: Homesite Insurance Company, Homesite Indemnity Company, Homesite Insurance Company of California, Homesite Insurance Company of Florida, Homesite Insurance Company of Illinois, Homesite Insurance Company of the Midwest, Homesite Insurance Company of New York, Homesite Insurance Company of Georgia, Homesite Lloyd's of Texas, and Midvale Indemnity Company.

These Declarations are not the entire insurance policy. All information contained in the Declarations regarding the insured, covered property, coverage limits, deductibles, and premium charges is subject to the specific terms and conditions of the policy contract. Please read your policy contract and amendments carefully.

We relied on the information you provided to underwrite and issue your insurance policy. Making sure the information we have about you is correct and up-to-date will ensure your home is adequately protected. Please review your "Declarations" page and check the description of your dwelling, occupancy, deductibles, coverages, and contracts and amendments. If any of this information needs to be corrected, you must advise us within 30 days of receipt.

You stated that:

- you occupy the insured property and do not rent out to more than two (2) roomers/boarders
- no commercial or retail farming is conducted on the premises
- you do not have a dog

As an Auto policyholder of one of our affinity partners, you are eligible for a discount on the base premium of your Homeowners policy. This discount is shown in the Discounts section of our declaration pages as Drive Home Discount. You are entitled to this discount as long as you remain with your current Auto Insurance carrier. If at any time that policy is cancelled and you no longer have auto insurance with this affinity partner, you will no longer be eligible for this discount.

It is your responsibility to ensure the amount of Coverage A (Limit of Liability for this structure) is sufficient to rebuild your home. Any coverage recommendation you may have received is based in part on an estimate of the Replacement Cost of your home. Replacement Cost is generally defined as "the cost to replace a structure with materials of like kind and quality without deduction for depreciation". It is a good idea to reevaluate your home's replacement cost after you have completed any remodels, upgrades or modifications to your home. If you have made any alteration to your home, please contact us.

Important Notice about Dwelling Coverage Limits

Dwelling Coverage Limits (Coverage A)

Please review your Property Coverages which can be found on your declarations summary under Section I – Property.

The Coverage A amount you selected is listed on your declarations summary. Any Coverage A (Limit of Liability) recommendation you may have received is based on an estimate of the Replacement Cost of your home, as well as other factors such as our experience with homes in your area and what other customers generally select.

Replacement Cost is generally defined as "the cost to replace a structure with materials of like kind and quality without deduction for depreciation". Replacement cost simply reflects the cost to rebuild your home in the event of a total loss. Your home is broken down into components (framing, roofing, etc.) and valued at the cost to reconstruct each component in today's economy taking into consideration materials, labor rates and local building codes. It is also a good idea to reevaluate your home's replacement after you have completed any remodels, upgrades or modifications to your home. If you have made any alteration to your home, please contact us so that we can update our information and reevaluate your coverages.

We take care in providing these recommendations; however, the actual costs associated with rebuilding your home are subject to the market environment at the time of loss. While we can assist you in your selection of the Coverage A amount, it is your responsibility to make sure we have the most up to date information about your home and the amount of coverage is sufficient to rebuild your home.



Progressive Home, by Homesite
Underwritten by:
HOMESITE INSURANCE COMPANY OF THE MIDWEST

Tel: 1-866-960-8609 Fax: 1-877-273-2984

BILLING STATEMENT

Policy Term: July 1, 2022 – July 1, 2023
Payment Plan: Full Pay

If you have any questions, please call us at 1-866-960-8609
8 a.m. - 9 p.m. EST Monday - Friday and from 9 a.m. - 6 p.m. EST
Saturday.

Property Address: 4239 TOWER AVE
CINCINNATI, OH 45217
See reverse for other important information.

Billing Summary (reflects activity this billing period)

NEW POLICY PREMIUM	07-01-2022	\$1,020.00
NEW BALANCE	06-08-2022	\$1,020.00

Minimum Amount Due: \$1,020.00

Important Note: We have billed the following mortgage company for the total amount due shown above.

OPTION FINANCIAL LLC ISAOA ATIMA

For your convenience and installment fee savings, please consider paying via automated recurring deductions from your checking account. For fee details, please see page 2.

Access your policy online and Go Paperless at www.homesite.com/mypolicy.

PROGRESSIVE HOME, BY HOMESITE

Billing Statement (P.2)

Important Information

Payment Plan Options

Plan	Amount Due	Details
One Payment	\$1020.00	The full policy premium is due on the effective date. No service fee applies.
Ten Payment(Monthly)*	\$255.00	25% of policy premium is due on the effective date. Remaining balance will be billed in 9 monthly installments. An installment fee will be applied to each installment after the first bill.
Four Payment (Quarterly)*	\$408.00	40% of policy premium is due on the effective date. Remaining balance will be billed in 3 quarterly installments. An installment fee will be applied after the first bill.

*Installment fee is \$5.00 . EFT fee is \$3.00

Service Charges: You may be charged a \$15.00 service fee if we issue you a legal notice of cancellation for non-payment of premium.

Recurring Payments: To eliminate check writing, sign up for payment deductions from your checking account. Your premium due will be paid automatically. For enrollment details, contact Customer Service at the phone number shown on the front side.