



# Home Insurance Renewal



7/9/2021

Dear Gemma,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

A summary of your premium and policy change information is shown below. With this renewal, you'll see an increase in your home coverage limits. This change reflects the rising cost to replace homes in your area, including labor and construction materials.

## Premium at-a-glance

► **Policy Premium** **\$543.90**

## Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$370,000	\$398,000

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into [farmers.com](https://farmers.com) today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®

## Your Farmers Policy

**Policy Number: 11112-33-44**  
Effective: 8/31/2021 12:01 AM  
Expiration: 8/31/2022 12:01 AM

## Property Insured

126 Athens St  
San Francisco, CA 94112-2102

## Your Farmers Agent

**Joy Cai Insurance Agency Inc**  
6777 Mission St  
Daly City, CA 94014  
(650) 757-1888  
[jcai@farmersagent.com](mailto:jcai@farmersagent.com)

To file a claim log on to [Farmers.com](https://farmers.com)  
or the [Farmers® Mobile App](#) or call  
**1-800-435-7764**

## Did you know?



### Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



### Go Paperless

**Save stamps, time and trees....Go Paperless!** You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at [farmers.com](https://farmers.com) and choose the paperless options!



### Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!



# Farmers Smart Plan Home® Declarations

**Policy Number:** 11112-33-44  
**Effective:** 8/31/2021 12:01 AM  
**Expiration:** 8/31/2022 12:01 AM  
**Named Insured(s):** [REDACTED]

**Property Insured:** [REDACTED]

**Underwritten By:** Farmers Insurance Exchange

## Premiums

**Policy Premium** **\$543.90**

Your policy premium includes a Total Discount Savings of \$443.16

\*also see Information on Additional Fees below

**This is not a bill.**

## Description of Property

Year of Construction	Construction Type	Roof Type	Number of Units	Occupancy
1950	Frame W/ 0%-33% Masonry Veneer	Other Material Type	1	Owner Occupied (Primary Res.)

## Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$398,000	Coverage C - Personal Property	\$218,900
Extended Replacement Cost	20% (\$79,600)	Contents Replacement Coverage	Covered
(In Addition to Coverage A Limit)			
Coverage B - Separate Structures	\$39,800	Coverage D - Loss of Use	\$79,600
		Additional Living Expense Term	12 Months

## Roof Loss Settlement

Age of Roof	Roof Surface Material Type
20	Other Material Type

**Note: Roof Surface Material Type is a grouping of similar roof types for the purpose of claim settlement. Roof Surface Material Type will be verified at the time of claim investigation and corresponds to the schedule outlined in the "Definitions" section of your policy.**

## Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$500,000	Coverage F - Medical Payments to Others	\$1,000
Personal Injury	Covered		
Association Loss Assessment	Not Covered		

**farmers.com**

### Questions?

Call your agent Joy Cai Insurance  
Agency Inc at (650) 757-1888 or email  
jcai@farmersagent.com

### Manage your account:

Go to [www.farmers.com](http://www.farmers.com) to access  
your account any time!

## Declarations (continued)

### Optional Coverage

Coverage	Limit	Coverage	Limit
Identity Fraud Expense Coverage	Not Covered	Building Ordinance or Law (10% of Coverage A or B)	
		Coverage A	\$39,800
		Coverage B	\$3,980
Roof Materials Loss Settlement	Replacement Cost Value		

### Deductible

Type of Loss	Deductible
Applicable to each covered loss	\$2,500

### How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses	Loss Settlement Terms
Dwelling & Separate Structures (Pays up to the limits for Coverage A or B)	Replacement Cost
Roof Materials	Replacement Cost
Wall-to-Wall Carpet	Replacement Cost
Fence	Actual Cash Value
Personal Property Contents (Pays up to the limit for Coverage C)	Replacement Cost

### Discounts Applied to Policy

Discount Type	Discount Type
Home / Umbrella	Non Smoker
Auto/Home	Central Fire Alarm
Claim Free	

 **Total Discount Savings** **\$443.16**

### Other Policy Features and Benefits

- Claim Forgiveness - this benefit prevents your premium from increasing as a result of your next claim after your policy has been in force for five years without a claim.

## Policy Notices

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### BUILDING ORDINANCE OR LAW DISCLOSURE

Your policy includes Building Ordinance or Law coverage subject to certain terms, conditions and restrictions. This disclosure provides a description of the terms, conditions and restrictions for this coverage. This disclosure is provided for informational purposes only. It is not a part of your policy and does not affect or provide coverage, in and of itself.

#### **Coverage and Limits.**

We will pay up to the percentage of the applicable Coverage A or Coverage B stated limit, shown in the Declarations, for the increased costs that you actually and necessarily incur when you repair, replace, rebuild, demolish or remove, hereinafter "repair", covered loss or damage to the dwelling or separate structure because of or resulting from the enforcement of any building law.

- o This Coverage is additional insurance.
- o The building law must be adopted by the local government in which the dwelling is located, be in force at the time of the covered loss or damage and directly apply to the part of the dwelling or separate structure which sustained damage.
- o Enforcement of the building law must directly apply to the "repair" of:
  - that specific part of the dwelling or separate structure which has sustained damage; or
  - to undamaged parts of the dwelling or separate structure, which is "physically necessary" in the course of repairs to complete the "repair" of that part of the dwelling or separate structure which has sustained the covered damage. "Physically necessary" does not include where building law does not apply to the covered damage, but a governmental authority will not approve or permit "repair" of the covered damage unless you or anyone acting on your behalf also complies with that building law.
- o If you should rebuild the dwelling or separate structure at another location, then we will only pay in the Extension of Coverage the increased costs that you would have incurred to "repair" the dwelling or separate structure at the same location.
- o The decision whether or not a building law applies will be reviewable by a court.
- o We do not cover:
  - the actual or perceived loss in value to the dwelling or separate structure due to the requirements of any building law;
  - the cost to "repair", stabilize or otherwise restore land;
  - the costs to comply with any building law which requires an insured or others to remediate the dwelling or a separate structure, or a part thereof;
  - the increased cost to "repair" if the dwelling or separate structure is not intended for the same type of occupancy as the pre-loss event dwelling or separate structure;
  - the increased cost to "repair" the dwelling or separate structure until it is actually "repaired";
  - increased costs of construction, renovation, repair or replacement that are a result of your failure to timely undertake repairs or rebuilding of loss or damage;
  - the costs of demolition if you should fail to reasonably mitigate or "repair" loss or damage and as a result the dwelling or separate structure then becomes subject to demolition;
  - those costs of complying with any building law that you were required to comply with before the covered loss or damage, even if the building law was not being enforced, and which building law you failed to comply with;
  - those costs of complying with any building law that regulates the zoning or use of the dwelling or separate structure; or
  - those costs of conforming, correcting or remedying any original or subsequent construction, addition, modification, renovation or repair to a building or other structure which did not conform to a building law in effect

## Policy Notices (continued)

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- when the construction, modification, renovation or repair was performed.
- o The coverage is subject to all other policy terms, exclusions, deductibles and conditions.