



State Farm Fire and Casualty Company

PO Box 2356
Bloomington IL 61702-2356

H-16- 3008-FB06 R F

BROWN, TERELL
821 FOLSOM ST APT 513
SAN FRANCISCO CA 94107-6108

Location: 3245 E 139TH ST
CLEVELAND OH
44120-3971

SFPP No: 1201594752

Add Ins-II: GLOBAL REALTY INVESTOR
RELATIONS

Forms, Options, and Endorsements

Special Form 3	FP-8103.3
Additional Insured	OPT AI
Debris Removal Endorsement	FE-7540
Amendatory Endorsement	FE-8235
Lead Poisoning Exclusion	FE-7783
Fungus (Including Mold) Excl	FE-5722
Mandatory Reportng Endorsement	FE-5801
Punitive Damages Exclusion	FE-8781
Rental Dwelling Endorsement	FE-5610
Amendatory Endorsement	FE-1235
Coverage B - Personal Property	FE-5670
Actual Cash Value Endorsement	FE-3650

Continued on back of page

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

RENEWAL CERTIFICATE

POLICY NUMBER	95-E9-A151-4
Rental Dwelling Pol - Special Form MAR 22 2025 to MAR 22 2026	
BILLED THROUGH SFPP	

Coverages and Limits

Section I	
A Dwelling	\$254,400
Dwelling Extension	25,440
B Personal Property	18,800
C Loss of Rents	Actual Loss

Deductibles - Section I

Basic 1.00%	2,544
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Section II

L Business Liab (per occurrence)	\$300,000
(annual aggregate)	600,000
M Medical Payments to Others	1,000
(each person)	

Annual Premium	\$998.00
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Premium Reductions

Home Alert Discount	20.00
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Inflation Coverage Index: 368.1

Moving? See your State Farm agent.
See reverse for important information.

Prepared
JAN 31 2025

Agent SILAS D BUCHANAN
Telephone (216) 295-1414

138-3076 f.8 10-11-2010 (01f3089c)

Thanks for letting us serve you...
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Forms, Options, and Endorsements

Building Ordinance or Law 10%	FE-7570
Extra Replacement Cost Cov	FE-8702
Terrorism Insurance Cov Notice	* FE-6999.3

*Effective: MAR 22 2025

Your Rental Dwelling coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your rental dwelling. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your rental dwelling. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your rental dwelling. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your rental dwelling. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your rental dwelling.

NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3

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16 IPD

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PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Certificate reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-2474 (10/07)

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