

PO Box 9503  
Fredericksburg, VA 22403-9503

Tel: 1-866-372-8903 To File a Claim: 1-866-621-4823

***Renewal For Policy Number 35145641***

Vijay Kumar Ravikanti  
227 W BEVERLY LANE  
PHOENIX, AZ 85023

January 21, 2022

Dear Vijay Kumar Ravikanti,

We want to take this opportunity to thank you for renewing your homeowners policy through the GEICO Insurance Agency, underwritten by **HOMESITE INSURANCE COMPANY!** We're so delighted you chose us to serve your insurance needs and we're grateful for your loyalty.

Your policy information is enclosed. Please review your declarations page and read your policy carefully.

**GEICO is here to make life easy**

Take advantage of our convenient and easy to use self-service options, which make it simple to review a policy, make payments, enroll in paperless billing, and more. Visit **geico.com** to activate your online account.

GEICO is always looking for more ways to save you money. If you already insure your car with us, you are receiving a **Multi-Policy Discount** on your auto policy! If you don't currently have an auto policy with GEICO, we want you to know we're here to help with your other insurance needs, too. And it's possible you could save even more. That's savings made simple.

If you have any questions about your homeowners policy, don't hesitate to visit **geico.com**, log in to the **GEICO Mobile App**, or reach out to your local GEICO agent in Fredericksburg, VA, at 1-866-372-8903. It's our priority to make sure you're getting the protection you need at the right price, complete with the discounts and service you deserve.

Thanks again for choosing the GEICO Insurance Agency. We're so grateful for your business, and we look forward to serving you for many years to come.

Sincerely,



Melissa Gallaro  
President  
GEICO Insurance Agency, LLC

Some discounts, coverages, payment plans and features are not available in all states, in all GEICO companies, or in all situations. Homeowners, renters and condo coverages are written through non-affiliated insurance companies and are secured through the GEICO Insurance Agency, LLC. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. © 2019 GEICO

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 Renewal 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 renewal 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 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.

### **Changes to your Coverages and Policy Language**

Please be aware that for this renewal policy there are changes to your policy language and contract. Please review the policy contract for a complete description of your coverages, exclusions and rights as a policyholder.

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# Wildfire Defense Services

We have partnered with Wildfire Defense Systems, Inc. (WDS) to provide wildfire mitigation and loss prevention services to help protect your home. **This service is provided to you at no additional cost and is automatically included with your policy.** During a wildfire, WDS dispatches National Wildfire Coordinating Group (NWCG) qualified fire engines and crew, to perform mitigation work before the fire arrives, and to return to properties to offer protection from post-fire damage or loss.

WDS is not a first responder and their services are supplemental to all other public wildfire responders. There may be instances when WDS *will not* be able to provide their services, such as when an area becomes too dangerous for their firefighters to enter. Therefore, we cannot guarantee that the services will be provided or that they will prevent damage from occurring.

Frequently Asked Questions	
Who is Wildfire Defense Systems, Inc. (WDS)?	<p>Wildfire Defense Systems (WDS) is the largest insurance wildfire response service in the nation and specializes in wildfire education, loss prevention, and wildfire response services.</p> <p>You can learn more about WDS by visiting their website at <a href="http://www.wildfire-defense.com">www.wildfire-defense.com</a></p>
What services does WDS provide?	<p>Some of the services they provide may include:</p> <ul style="list-style-type: none"><li>* Non-destructive fuel mitigation around the property</li><li>* Removal of combustible items around the outside of the home</li><li>* Sprinkler system set-up</li><li>* Sealing non-mechanical home vents with fire resistive tape</li><li>* Application of fire-blocking gel and/or retardant</li><li>* Protecting structures from post-fire residual threats</li></ul>
When are the services provided?	<p>WDS actively monitors wildfire activity across the country and may deploy services to your property when they determine that a wildfire has the potential to threaten your property.</p> <p>There may be instances when WDS will not be able to provide their services, such as when an area becomes too dangerous for their firefighters to enter. Therefore, we cannot guarantee that the services will be provided or that they will prevent damage from occurring.</p>
Who performs the service?	WDS deploys NWCG certified professional firefighters to perform the services.
How do I enroll in the service?	Your policy is automatically enrolled in the service.
How much does it cost to enroll in the service?	The service is provided to you at no additional cost.
Do I need to contact WDS when a wildfire occurs?	You do not need to contact WDS when a wildfire occurs.
How do I know if my property has been serviced by WDS?	WDS will typically leave a door hanger notifying you that your property has been serviced. We will also make an effort to contact you when their services have been deployed to your home.

My property is not at risk of wildfire. Why are you providing me this service?	The areas affected by wildfire are increasing at a rapid pace due to higher temperatures, dryer conditions, and urban expansion. We want to do our part in helping you protect your home from the growing threat of wildfire.
How can I learn more about the service?	You can learn more about this service by calling 1-866-372-8903.
Am I required to be enrolled in this service?	You may opt out of this service by calling 1-866-372-8903.

## GEICO Insurance Agency, LLC

Underwritten by HOMESITE INSURANCE COMPANY  
PO Box 9503  
Fredericksburg, VA 22403-9503  
Phone number: 1-866-372-8903  
To Report a Claim: 1-866-621-4823

Vijay Kumar Ravikanti  
227 W BEVERLY LANE  
PHOENIX, AZ 85023

### **Renewal Declarations** **For Policy Number 35145641**

#### **Policy Period**

**From** 12:01 AM March 6, 2022

**Through** 12:01 AM March 6, 2023 (local time)

### **Issued by Homesite Insurance Company**

#### **Residence Premises**

227 W BEVERLY LANE PHOENIX AZ 85023  
Location ID: 002279546

#### **Description of Dwelling**

2018 Vinyl siding, Single family home, Primary residence

**Deductible – Other Covered Perils \$1000**  
**Wind/Hail Deductible \$1000**  
**Deductible Credit \$400**

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

Coverage	Limit	Premium
<b>Section I - Property</b>		
Coverage A - Dwelling	\$430,000	\$899.00
Coverage B - Other Structures	\$43,000	Included
Coverage C - Personal Property	\$215,000	Included
Coverage D - Loss of Use	\$129,000	Included
<b>Section II - Liability</b>		
Coverage E - Personal Liability	\$100,000	\$48.00
Coverage F - Medical Payments to Others	\$5,000	\$12.00
<b>Coverage Modifications</b>		\$107.00
See <b>Coverage Modifications</b> on reverse side for details		
<b>Surcharges</b>		\$0.00
See <b>Surcharges</b> on reverse side for details		
<b>Discounts</b>		-\$378.00
See <b>Discounts</b> on reverse side for details		
<b>Total</b>		<b>\$688.00</b>

Authorized Representative



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**Coverage Modifications****\$107.00**

		Additional Limit	Premium
HA 04 95 0814	Limited Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$42.00
HD 80 06 1214	Windstorm / Hail Flat Dollar Deductible		-\$5.00
HD-017 1298	Deductible		-\$18.00
HO 04 20 0511	Specified Additional Amount of Insurance for Coverage A - Dwelling	25%	\$14.00
HO 04 90 0511	Personal Property Replacement Cost Loss Settlement		\$74.00

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**Surcharges****\$0.00**

		Limit	Premium
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**Discounts****-\$378.00**

		Limit	Premium
HD-016 1101	New Construction Discount		-\$281.00
HD-063 1101	Drive Home Discount		-\$77.00
HD-071 1101	Roof it Over Discount		-\$8.00
HD-086 0409	Welcome Home Discount		-\$12.00

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**Contracts and Amendments**

<b>HO 00 03 0511</b>	<b>Special Form (HO 00 03 0511)</b>
HA 01 02 0821	Special Provisions - Arizona
HA 80 66 0814	Diminishing Deductible Credit
HH 80 70 0121	Wildfire Defense Services
HO 04 27 0511	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

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**Mortgagees**

PENNYMAC LOAN SERVICES, LLC, ISAOA ITS  
S  
UCCESSORS AND/OR ASSIGNS  
P.O. Box 6618  
Springfield, OH 45501  
8194885234

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**Important Messages**

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.

Your renewal policy contains different terms and conditions than your expiring policy. A description of the coverage changes is provided below. These changes will take effect on your renewal date. All of the changes detailed below are contained in the endorsement entitled SPECIAL PROVISIONS – ARIZONA form, HA 01 02 AZ 08 21.

- \* SECTION I, COVERAGE D- LOSS OF USE has been updated to provide coverage for either Additional Living Expense or Fair Rental Value, but not both, in the event that a covered loss renders the home uninhabitable. This is a reduction in coverage.
- \* The Ordinance or Law provision found under SECTION E. ADDITIONAL COVERAGES has been amended to clarify that the coverage amount is based on the Coverage A limit stated on the Declarations. Language has been added to state that this coverage is only applicable to an ordinance or law that is in force on the date of loss.
- \* Language stating that premium refunds are subject to a minimum earned premium has been removed from SECTIONS I & II – CONDITIONS , Paragraph C. CANCELLATION, as it is no longer applicable.

Home Office:  
HOMESITE INSURANCE COMPANY  
1 Federal St., Suite 400  
Boston, MA 02110-2003  
1-800-466-3748

#### Changes to Your Policy:

*We now offer an enhanced discount relating to protective devices, the **Secure Home Discount**. This discount includes a broader range of devices that protect against loss or damage. For current policyholders who have the Protective Device discount on your policy it is now reflected as the **Secure Home Discount** on your policy Declarations. If you do not have the **Secure Home Discount** please contact us if any of the following devices are installed in your home as you may be eligible for a premium credit:*

- \* **Connected Devices\***: Fire Alarm, Burglar Alarm, Gas Leakage Detector, Generator, Thermostat, Video Doorbell or Water Sensor
- \* **Connected and Professionally Monitored Devices\***: Fire Alarm or Burglar Alarm
- \* **Other Protective Devices**: Automatic Sprinkler System

*\*Please note that proof of installation and connectivity by broadband, wirelessly, cellular or connection by other technology is required.*



## Information Used to Underwrite Your Policy

We use information obtained from a combination of data sources to determine eligibility, calculate an estimated replacement cost and determine a premium during your initial quote. Below you will find some of the information we used to help create your policy. Please review this information carefully and identify any changes that may be necessary to properly insure and rate your home. If you need to make any changes, please call us at 1-866-372-8903.

### Estimated Replacement Cost of your Home (Dwelling Coverage A Limits)

The Dwelling Coverage Limit of Liability ("Coverage A" amount) of your policy is provided on your declarations page. This Coverage A amount is based on an estimate of the Replacement Cost of your home, which has been calculated from the following information based on the Exterior, Interior, and other Characteristics of your Home:

Home Exterior Characteristic	Information Used
Style of Home	Mediterranean
Number of Living Units	1
Number of Stories	1
Original Year of Construction	2018
Approximate Living Area (Sq. Footage)	1,972
Occupancy Type	Primary
Is Home Built on Slope	NO
Type of Exterior Siding	Vinyl siding
Foundation Type	Slab
Type of Garage & Size	2 Car Attached
Roof Shape	Hip
Roofing Material	Clay tile
Year Roof Installed	2018

Home Interior Characteristic	Information Used
Inside Wall Material –Type & Percentage	Drywall/Veneer Plaster 100%
Floors – Type & Percentage	Carpet 35% Tile-Ceramic 65%
Basement in home	0
Ceiling Height	10 ft. or more
Number of Rooms with Cathedral or Vaulted Ceilings	0
Number of Rooms with Crown Moulding	0
Primary Heating Source	ELECTRIC
Number of Fireplaces	0
Fire Place Type(s)	
Kitchen Countertop Material	Silestone
Number of Full Baths	
Number of Half Baths	
Electrical Wiring Type	YES
Central Air Conditioning	Central
Indoor Sprinkler System	NO

Fire Alarm Type	Local
Burglar Alarm Type	Local

In addition, the following information was used to determine eligibility and additional rating of your policy:

Additional Information	Information Used
Swimming Pool	N
Dog(s)	0
Commercial/Retail Farming on the Premises	
Portion of Land Leased to a 3 <sup>rd</sup> Party	
Exotic Pets	N
Presence of Solid Fuel Burning Stove	N
Business Conducted on the Premises	
Number of People Living in Your Household	3
Does your Property have 60 ft. or more of Fence?	NO
Partner Auto Policy	4499267534
New Home Purchase	YES
Policy cancelled in the last 3 years for non-pay?	0
Length of Residence	4
Customer Age	37Y
Finished Basement Square Footage	NA
Residents beyond immediate family	0

**\*\*\*Which factors and how they are used for rating, determination of an estimated replacement cost and program eligibility vary by state, policy type, policy terms and underwriting company. Any corrections requested to the above information will be used to underwrite your policy.\*\*\***

PO Box 9503  
Fredericksburg, VA 22403-9503

Phone: 1-866-372-8903 To File a Claim: 1-866-621-4823

**BILLING STATEMENT**

Policy Number: 35145641

Policy Term: March 6, 2022 – March 6, 2023

Billing Date: January 21, 2022

Vijay Kumar Ravikanti  
227 W BEVERLY LANE  
PHOENIX, AZ 85023



For **227 W BEVERLY LANE PHOENIX AZ 85023**

**We're here when YOU need us**



Phone: **1-866-372-8903**



Fax:



Online:

[www.homesite.com/mypolicy](http://www.homesite.com/mypolicy)

Prior Balance	01-17-2021	\$553.00
Renewal Policy Premium	03-06-2022	\$688.00
Payments Received	03-02-2021	-\$553.00
New Balance	01-17-2022	\$688.00

**Annual Payment Amount**



**\$688.00**



Life can be busy, with so much to keep track of and remember. Scan to enroll in automatic payments to shorten your to-do list and never worry about missing a payment again.

**PAYMENT SLIP**

Please detach and return with your payment  
Remember to write your **Policy Number** on your check.  
Make check payable to HOMESITE INSURANCE

HOMESITE INSURANCE  
P O Box 414356

Boston, MA 02241-4356



Please Pay

**\$688.00**

by March 6, 2022

0007351456413202201172022031100006880000000068800140004

Policy Number 35145641 HH A101-0421

**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.

**Important Note:** You can pay by phone with your credit card or an electronic check. Any check or electronic payment returned by our bank may be subject to a \$10.00 fee. For your convenience and installment fee savings, please consider paying via automated recurring deductions from your checking account.

*Thank you for renewing your homeowners insurance with us.*

# Menu of Optional Endorsements

A complete list of your policy's coverage limits can be found on your declarations summary. In addition to these coverages, we offer a wide range of optional endorsements that can be added to your policy to enhance the protection of your home and personal property, as well as extend additional protections for liability and related risks. We also have a number of discounts and credits that may reduce your premium.

We urge you to review these coverage and premium options. Please note, if coverages do not appear on your declarations summary, they are not included in your policy. If there are other coverages that you would like to add, or if you have any questions, you can check out more information online at [www.homesite.com](http://www.homesite.com) or you can contact Customer Service at 1-866-372-8903 to discuss any changes to your policy.

## Optional Endorsements and Coverages

Below we have outlined a list of our most common endorsements as well as a few more ways Homesite can help protect your home and your peace of mind.

### Dwelling Coverages

#### ***Extended Replacement Cost on Dwelling***

### Description of Coverage

This endorsement provides additional coverage of up to 25% or 50% of your Dwelling Coverage if the amount to replace your home exceeds the amount of coverage provided by your policy.

#### ***Increased Limits on Other Structures***

To protect structures other than your home you can purchase this endorsement. It provides an additional limit for specified structures on the residence premises covered under Coverage B.

### Personal Property Coverages

#### ***Replacement Cost on Personal Property***

When you purchase this endorsement, you can replace stolen or destroyed personal property with items of like kind and quality without deduction for depreciation.

#### ***Increased Limits on Personal Property***

This endorsement offers you the ability to increase certain personal property coverages from the standard homeowner's limit. For example, the base homeowner's policy covers the theft of valuable silverware for up to \$2,500. With this endorsement you can choose to increase that coverage to \$10,000.

#### ***Increased Limits on Business Property***

For an additional premium, this endorsement increases your coverage for "business" property on and off the "residence premises".

#### ***Scheduled Personal Property***

This endorsement allows us to offer open perils coverage for your valuable items such as jewelry, furs, cameras, musical instruments, silverware, fine arts, and golfer's equipment. Losses on scheduled items are not subject to a deductible and these items would be covered up to their insured value.

#### ***Special Computer Coverage***

We know your computers are important, that's why we offer this endorsement. It broadens the coverage for your computer due to direct physical loss. For example, if you accidentally spill a glass of water on the computer, the resulting damage would be covered.

#### ***Identity Theft***

Recovering from identity theft can be time-consuming and costly. In the event your identity is stolen, this endorsement covers up to \$15,000 of expenses you incur as a direct result of identity theft. This coverage is only subject to a deductible ranging from \$250-\$500.

### Liability Coverages

#### ***Loss Assessment Coverage***

This endorsement provides additional protection for assessments made by your homeowners or condominium owners association resulting from loss to association property or from a claim for bodily injury or property damage arising out of the property.

#### ***Personal Injury***

With this endorsement, you can extend the limit of Personal Liability on your homeowner's policy to cover you against libel, slander, and invasion of privacy.

## **Other Coverage Options**

### ***Earthquake***

You may add this endorsement to cover your property against loss caused by an earthquake. This coverage is subject to a separate deductible. In California, this coverage is offered through the California Earthquake Authority (CEA).

### ***Water Back up and Sump Overflow***

Provides coverage for direct physical loss due to water backing up through sewers or drains and water that overflows from a sump. This is not flood coverage, which requires a separate policy.

## **Discounts and Credits**

Check out our discounts and other ways to save.

### **Discounts**

#### ***Welcome Home / Home Purchase Discount***

As our way of congratulating you on your new home purchase, you could receive a discount when you buy a new home.

#### ***Moving In Discount***

Moving from an apartment or condo into a new home? Congratulations! You could receive a discount just for staying with Homesite. We appreciate your continued business and will always be there for you as your needs change.

#### ***Drive Home / Affinity Discount***

We're happy to help with all of your insurance needs. If you bundle your home and auto policies together, you could receive a 10% discount.

#### ***Roof it Over / Age of Roof Discount***

When your roof is less than 10 years old or you decide to purchase a new roof make sure to let us know, you may qualify for a discount on your homeowners insurance premium.

#### ***New Construction / Age of Home Discount***

New homes have the benefit of advances in building technology and are less likely to have a claim. We understand this and offer a discount based on the age of your home.

#### ***Safety First / Premises Alarm or Fire Protection System Discount***

We like that you value home safety as much as we do. If you have either central monitored or direct-line fire or burglar alarms, or if you have sprinklers in every room of your home, you could receive a discount.

#### ***Better Together***

Now you can save on those endorsements that you would have purchased anyway. Homesite offers two endorsement package options that cost less than if you bought the endorsements by themselves.

#### ***Gets Better with Age / Retired Occupant Discount***

If you're above a certain age or retired, you could receive a discount. Eligibility may vary depending on your area and availability. Check with us to see if you qualify.

### **Other Ways to Save**

#### ***Increased Deductibles***

By increasing your deductible(s) you can lower the cost of your annual insurance premium. For instance, increasing your regular deductible to \$2,500 may decrease your premium significantly.

**\*\*\*Availability and eligibility requirements vary by state, policy type, policy terms and underwriting company. Discounts will be automatically applied based on your eligibility. Additional endorsements and credits are subject to availability and qualification.\*\*\***

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS - ARIZONA

### DEFINITIONS

Paragraph **B.3.** "Business" is replaced by the following:

**3.** "Business means:

- a.** A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
- b.** Any other activity engaged in for money or other compensation, except the following:
  - (1)** One or more activities, not described in **(2)** through **(4)** below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
  - (2)** Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
  - (3)** Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
  - (4)** The rendering of home day care services to a relative of an "insured";
- c.** The lease of land, buildings, structures or personal property; or
- d.** Any activity or process involving the extraction of gas, oil, minerals or any other substance from the land.

The following definition is added to Paragraph **B.:**

- 12. "Actual cash value"** means the amount it would currently cost to repair or replace covered property with new material of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence.

### SECTION I – PROPERTY COVERAGES

Paragraph **D. Coverage D – Loss of Use** is replaced by the following:

**D. Coverage D – Loss of Use**

The limit of liability for Coverage **D** is the total limit for all the coverages that follow.

- 1.** If a loss covered under this Section makes that part of the "residence premises" where you reside not fit to live in, we cover, at your choice, either of the following. However, if the "residence premises" is not your principal place of residence, we will not provide the option under paragraph **b.** below.

- a. Additional Living Expense**, meaning any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living; or
- b. Fair Rental Value**, meaning the fair rental value of that part of the "residence premises" where you reside less any expenses that do not continue while the premises is not fit to live in.

Payment under **a.** or **b.** will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

- 2.** If a loss covered under this Section makes that part of the "residence premises" rented to others or held for rental by you not fit to live in, we cover the:

**Fair Rental Value**, meaning the fair rental value of that part of the "residence premises" rented to others or held for rental by you less any expenses that do not continue while the premises is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the premises rented or held for rental.

- 3.** If a civil authority prohibits you from use of the "residence premises" as a result of direct damage to neighboring premises by a Peril Insured Against in this policy, we cover the Additional Living Expense and Fair Rental Value loss as provided under **1.** and **2.** above for no more than two weeks.

The periods of time under **1.**, **2.** and **3.** above are not limited by expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

## E. ADDITIONAL COVERAGES

Paragraph 4. **Fire Department Service Charge** is deleted.

In Paragraph 11. **Ordinance Or Law**, subpart a. is replaced by the following:

- a. You may use up to 10% of the Coverage A limit of liability as shown in the Declarations for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:
  - (1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;
  - (2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
  - (3) The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.

Subpart d. is added:

- d. The ordinance or law must be in force on the date of loss.

(This is Paragraph 10. in Form HO 00 06.)

## SECTION I – EXCLUSIONS

Paragraph 8. **Intentional Loss** is replaced by the following:

### 8. Intentional Loss

- a. With respect to loss caused by fire:
  - (1) We do not provide coverage for any loss arising out of any act committed by or at the direction of the "insured" with the intent to cause a loss.
  - (2) However, this exclusion will not apply to deny an "insured's" claim for an otherwise covered property loss under this Policy if such loss is caused by another "insured" under this Policy and the "insured" making a claim:
    - (a) Did not cooperate in or contribute to the creation of the loss; and
    - (b) Cooperates in any investigation relating to the loss.

We may apply reasonable standards of proof for such claims.

- b. With respect to loss caused by a peril other than fire:

- (1) We do not provide coverage for any loss arising out of any act committed by or at the direction of an "insured" with the intent to cause a loss.
- (2) However, this exclusion will not apply to deny an "insured's" claim for an otherwise covered property loss under this policy if such loss is caused by an act of domestic violence by another "insured" under this policy and the "insured" making a claim:
  - (a) Did not cooperate in or contribute to the creation of the loss; and
  - (b) Cooperates in any investigation relating to the loss.

We may apply reasonable standards of proof for such claims.

- c. If we pay a claim pursuant to Paragraph 8.a.(2) or 8.b.(2), our payment to the "insured" is limited to that "insured's" insurable interest in the property less any payments we first made to a mortgagee or other party with a secured interest in the property. In no event will we pay more than the Limit of Liability.

(This is Exclusion A.8. in Forms HO 00 03 and HO 00 05.)

## SECTION I – CONDITIONS

Paragraph F. **Appraisal** is replaced by the following:

### F. Appraisal

If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose a competent and impartial umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss.

Each party will:

- 1. Pay its own appraiser; and
- 2. Bear the other expenses of the appraisal and umpire equally.



Paragraph **J. Loss Payment** is replaced by the following:

**J. Loss Payment**

We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 30 days after we receive your proof of loss and:

1. Reach an agreement with you;
2. There is an entry of a final judgment; or
3. There is a filing of an appraisal award with us.

Paragraph **R. Concealment Or Fraud** is replaced by the following:

**R. Concealment Or Fraud**

1. With respect to the application or negotiations for this policy, we provide coverage to no "insureds" under this policy if an "insured" has:
  - a. Intentionally concealed or misrepresented any material fact or circumstance;
  - b. Made false statements of fact which, if known to us, would have caused us not to issue the policy; and
  - c. Engaged in fraudulent conduct relating to this insurance.
2. Except as provided in Paragraph 1. above, we provide coverage to no "insureds" under this policy if, whether before or after a loss, an "insured" has:
  - a. Intentionally concealed or misrepresented any material fact or circumstance;
  - b. Engaged in fraudulent conduct; or
  - c. Made false statements;

relating to this insurance.

This Paragraph 2., does not apply with respect to the application or negotiations for this policy.

(This is Condition **Q.** in Form **HO 00 04.**)

**SECTION II – EXCLUSIONS**

**E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others**

The following paragraphs are added:

**9. Criminal Acts**

"Bodily injury" or "property damage" arising out of or in connection with a criminal act of any "insured".

**10. Intentional and Malicious Acts**

"Bodily injury" or "property damage" arising out of an intentional and malicious act by or at the direction of any "insured".

**F. Coverage E – Personal Liability**

Paragraph **F.1.c.** is added:

- c. Arising out of any written or oral statement made by you or others on your behalf which is material to the sale of any property.

**SECTIONS II – CONDITIONS**

Paragraph **J. Concealment Or Fraud** is replaced by the following:

**J. Concealment Or Fraud**

1. With respect to the application or negotiations for this policy, we do not provide coverage to an "insured" who has:
  - a. Intentionally concealed or misrepresented any material fact or circumstance;
  - b. Made false statements of fact which, if known to us, would have caused us not to issue the policy; and
  - c. Engaged in fraudulent conduct relating to this insurance.
2. Except as provided in Paragraph 1. above, we do not provide coverage to an "insured" who, whether before or after a loss, has:
  - a. Intentionally concealed or misrepresented any material fact or circumstance;
  - b. Engaged in fraudulent conduct; or
  - c. Made false statements;

relating to this insurance.

This Paragraph 2., does not apply with respect to the application or negotiations for this policy.

**SECTIONS I AND II – CONDITIONS**

**C. Cancellation**

Paragraphs 1. and 2. are replaced by the following:

1. You may cancel this policy at any time by returning it to us or by letting us know in writing or verbally of the date cancellation is to take effect.
2. We may cancel this policy only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice will be mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.
  - a. When you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.
  - b. When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 10 days before the date cancellation takes effect.

c. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:

- (1) If there has been a material misrepresentation of fact which, if known by us, would have caused us not to issue the policy;
- (2) If the risk has changed substantially since the policy was issued, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the policy; or
- (3) If you fail to take reasonable steps to eliminate or reduce any conditions in or on the insured premises which contributed to a loss in the past or will increase the probability of future losses; or
- (4) If you are convicted of a crime arising out of acts increasing the hazard insured against; or
- (5) If there has been a discovery of grossly negligent acts or omissions substantially increasing any of the hazards insured against.

This can be done by letting you know at least 30 days before the date cancellation takes effect.

The following paragraph is added:

If you have elected to receive paperless communications from us, we may deliver such notice electronically to the email address that you provided. We will retain a copy of the transmittal record.

Paragraph **D. Nonrenewal** is replaced by the following:

#### **D. Nonrenewal**

We may elect not to renew this policy. We may do so by mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the end of the policy period. Proof of mailing will be sufficient proof of notice.

If our nonrenewal is based on the condition of the premises, you will be given 30 days' notice to remedy the identified conditions. If the identified conditions are remedied, coverage will be renewed. If the identified conditions are not remedied to our satisfaction, you will be given an additional 30 days, upon payment of premium, to correct the defective condition.

If you have elected to receive paperless communications from us, we may deliver such notice electronically to the email address that you provided. We will retain a copy of the transmittal record.

#### **F. Subrogation**

The following is added:

If we pay an "insured", who is a victim of domestic violence, for a loss caused by an act of domestic violence, the rights of that "insured" to recover damages from the perpetrator of the violence are transferred to us to the extent of our payment. Following the loss, that "insured" may not waive such rights to recover against the perpetrator of the domestic violence.

All other provisions of this policy apply.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

### SCHEDULE

<b>Limited Water Back-up And Sump Discharge Or Overflow Coverage Limit Of Liability: \$5000</b>
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Information required to complete this Schedule, if not shown above, will be shown in the Declarations.
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#### A. Section I – Property Coverages

##### E. Additional Coverages

The following coverage is added:

##### **Limited Water Back-up And Sump Discharge Or Overflow Coverage**

We will pay up to the Limit Of Liability shown in the Schedule for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or waterborne material, which:

1. Originates from within the dwelling where you reside and backs up through sewers or drains; or
2. Overflows or is discharged from a:
  - a. Sump, sump pump; or
  - b. Related equipment;
 even if such overflow or discharge results from mechanical breakdown or power failure. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown or power failure.

This coverage does not increase the limits of liability for Coverage A, B, C or D stated in the Declarations.

#### B. Section I – Perils Insured Against

With respect to the coverage provided under this endorsement, Paragraphs:

**A.2.c.(6)(b)** in Form **HO 00 03**;

**A.2.e.(2)** in Form **HO 00 05**;

**B.2.j.(2)** in Endorsement **HA 00 15**;

**2.j.(2)** in Endorsement **HO 05 24**;

**3.j.(2)** in Endorsement **HO 17 31**; and

**2.c.(6)(b)** in Endorsement **HO 17 32**;

are replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

#### C. Section I – Exclusions

With respect to the coverage provided under this endorsement:

1. The **Water** Exclusion is replaced by the following:

##### **Water**

This means water which backs up through sewers or drains, or overflows or is discharged from a sump, sump pump or related equipment, as a direct or indirect result of:

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- c. Waterborne material carried or otherwise moved by any of the water referred to in Paragraphs **C.1.a.** and **C.1.b.** of this exclusion.

This exclusion applies regardless of whether any of the above, in Paragraphs **C.1.a.** through **C.1.c.**, is caused by an act of nature or is otherwise caused.

This exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in Paragraphs **C.1.a.** through **C.1.c.**, is covered.

2. The **Power Failure** Exclusion does not apply.

All other provisions of this policy apply.

**THIS FORM CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**Policy forms pertaining to “wildfire” protection services are not subject to review by the Arizona Department of Insurance and Financial Institutions.**

## **WILDFIRE DEFENSE SERVICES**

### **DEFINITIONS**

With respect to the conditions added by this form, the following Definitions are added:

1. “Wildfire” means an uncontrolled, rapidly spreading fire through woodland, brush or residential areas.
2. “Wildfire defense service provider” means a supplier with whom we have contracted to perform “wildfire” mitigation and structural protection services.
3. “Wildfire damage mitigation” means those fire loss mitigation methods determined to be the most appropriate by the “wildfire defense service provider”, which could include, but are not limited to:
  - a) Nondestructive fuel mitigation;
  - b) Removal of combustible storage items or furniture around the outside of the home;
  - c) Sprinkler system set-up;
  - d) Sealing non-mechanical home vents with fire resistive tape;
  - e) Application of fire-blocking gel and/or retardant, or;
  - f) Protecting structures from post-fire residual threats.

### **SECTION I – CONDITIONS**

The following Condition is added:

#### **“Wildfire” Defense Services**

If our “wildfire defense service provider” has determined that there is an imminent threat of loss to property insured under this policy due to “wildfire”, you authorize such provider to enter the “residence premises” grounds in order to perform “wildfire damage mitigation”.

We will pay the costs associated with these services.

These services are supplemental to public first responders and are not first responder services.

We and our “wildfire defense service provider” shall not be responsible for access limitations to insured properties during “wildfire” incidents because of restrictions by Authorities Having Jurisdiction or other civil authorities. We and our “wildfire defense service provider” make no guarantee or warranty that “wildfire” mitigation services will be provided or that our provider's efforts shall result in any particular house or property not being damaged or destroyed by fire.

If damage to covered structures on your “residence premises” results from “wildfire damage mitigation”, including structural protective services, we will pay the cost to repair your damaged structure. Any payment made for such damage will not increase the limit of liability that applies to the covered structure.

We have the right to modify or discontinue “wildfire” defense services provided by this form without notice to you.

There is no additional cost for “wildfire” defense services provided by this form. You may opt out at any time.

All other provisions of this policy apply.



## **GEICO Insurance Agency, LLC**

Underwritten by HOMESITE INSURANCE COMPANY

PO Box 9503

Fredericksburg, VA 22403-9503

Phone number: 1-866-372-8903

To Report a Claim: 1-866-621-4823

### ***Property Loss Report***

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Customers with prior property claims may have an increased premium. **HOMESITE INSURANCE COMPANY** uses company records as well as data obtained from A-PLUS to determine claims history.

To determine if your claims history has impacted your premium, please call:

**GEICO Insurance Agency, LLC** Customer Service

Telephone: **1-866-372-8903**

Under Section 612 of the Fair Credit Reporting Act you have the right to obtain a free copy of your property loss report within 60 days by request to:

A-PLUS Consumer Inquiry Center  
545 Washington Boulevard 22<sup>nd</sup> Floor  
Jersey City, NJ 07310 - 1686  
Telephone: 800-709-8842

Under Section 611 of the Fair Credit Reporting Act you also have the right to dispute the accuracy or completeness of any information A-PLUS furnished in this report, by notifying them directly of the dispute.

Please note that A-PLUS does not participate in determining your premium, and cannot give the specific information on our rates.

### ***Consumer Report Information***

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The premium for your policy was based in part on a consumer report provided by Trans Union Corporation.

There are many factors which are used in producing the consumer credit report. According to Trans Union, the following criteria had the largest impact in determining your insurance score:

There are 2 consumer initiated inquiries. Optimum is no inquiries. Score will improve as no new inquiries are made.

Number of bank revolving accounts is between 10 and 19. Optimum is 1. Score may improve with fewer bank revolving accounts.

Average age of accounts (excl auto and mortgage loans) is 45-59 months. Optimum is average age of 120+ months for such accounts. Score may improve with opening of such account. Once open, score will improve as accts get older and no new accts are added.

Months since most recent bank revolving account opened is 36-47. Optimum is 120 or more months since most recent bank revolving account was opened. Score will improve as most recent bank revolving account gets older.

Homesite Insurance uses your insurance score as one factor to determine your overall premium level.

One or more of the reasons shown above has led to a premium other than the lowest premium level. In many cases, customers who have above average credit pay less than those with average or below average credit, but may not qualify for the absolute lowest premium.



***Consumer Report Information, continued***

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Under Section 612 of the Fair Credit Reporting Act you have the right to obtain a free copy of this report from Trans Union upon request within 60 days to:

Trans Union Corporation  
Consumer Relations - East  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022  
1-800-916-8800  
1-800-645-1938 (automated)

Under Section 611 of the Fair Credit Reporting Act you also have the right to dispute the accuracy or completeness of any information Trans Union furnished in this report, by notifying them directly of the dispute.

Please note that Trans Union does not participate in determining your premium, and cannot give the specific information on our rates.



**GEICO Insurance Agency, LLC**

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Fredericksburg, VA 22403-9503

Phone number: 1-866-372-8903

To Report a Claim: 1-866-621-4823

***Flood Coverage  
Disclosure Notice***

**All homeowner insurance policyholders are cautioned that:**

Your policy excludes coverage for damage caused by flooding of all types. This exclusion may exclude any and all damages resulting from storm surge from a hurricane, surface water, flash floods, waves, tidal water, tidal waves, wind driven rain or water, or any other overflow of water, and spray from any of these events. For further details, please see the language of your policy. The language of your policy will control the obligations of the parties.

You are further advised that to be covered for such a loss, you will have to obtain a separate flood insurance policy through the National Flood Insurance Program (NFIP). If available in your location, the NFIP can provide both structure and contents coverage.

You can contact the National Flood Insurance Program at:

National Flood Insurance Program  
P.O. Box 619  
Lanham, MD 20706  
(800) 427-4661  
(888) 379-9531  
[www.floodsmart.gov](http://www.floodsmart.gov)



## **GEICO Insurance Agency, LLC**

Underwritten by HOMESITE INSURANCE COMPANY

PO Box 9503

Fredericksburg, VA 22403-9503

Phone number: 1-866-372-8903

To Report a Claim: 1-866-621-4823

### ***Notice of Insurance Information Practices***

### ***Issued by HOMESITE INSURANCE COMPANY***

Homesite Group Incorporated uses information from many sources. This assists us to fairly determine eligibility for our programs and ensure accurate rates for all policies. Using this information also speeds the application process.

How we may collect, use and disclose this information is regulated by law, and we would like you to be aware of our practices and how they may affect your privacy.

Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring consumer.

#### ***What kind of information do we collect about you?***

We use information obtained from multiple data sources to complete your quote. These sources give us most of the information we need to know. We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information includes identifying information such as name, address, date of birth, and social security number, as well as information regarding your home, business, and/or claims history.

We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other sources.

#### ***What do we do with the information collected about you?***

We may, as permitted by law, disclose information about you in our records or files to certain persons or organizations without your prior permission. These include:

- \* Other insurance institutions, financial institutions, agents, or insurance support organizations.
- \* Persons who perform a business, professional, or insurance function for us.
- \* Businesses that conduct actuarial or research studies.
- \* Insurance regulatory authorities.
- \* Law enforcement or other governmental authorities.
- \* Our affiliated companies who assist our insurance business activities.

*Contd.*

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- \* Perform a business, professional, or insurance function for us.
- \* Provide information to us in order to
  - a. Determine your eligibility for an insurance benefit or payment, or
  - b. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.
- \* Perform a function in connection with an insurance transaction involving you.
- \* Conduct an audit of our operations or services.
- \* Conduct a joint marketing program with Homesite pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

We may consider your claims history and future losses in determining whether to decline, cancel, nonrenew, or surcharge your policy. Claims incurred will also be reported to an insurance support organization.

### ***How confidential and secure is the information we have about you?***

Homesite protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical electronic and procedural safeguards that comply with federal and state regulations to guard your information.

### ***How can you find out what information we have about you?***

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you. We will also inform you who has received this information within the last two (2) years, or, if not recorded, to whom such information is normally disclosed.

### ***What can you do if you disagree with the information we have about you?***

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files.

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. We will then furnish the amended information to any person you designate, who may have received the information within the past two (2) years, as well as to any person or organization who either supplied us with the information or to whom we disclosed it.

If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision. If you disagree with the reasons for our decision, you have the right to file a concise statement of what you think is correct, relevant or fair information. Your statement will be filed with the disputed information and will be furnished to any person, insurance institution, agent or insurance support organization who either supplied us with information or to whom we disclosed it. Your statement will also be furnished to anyone reviewing the disputed information.