

WHITNEY T WICKE  
1000 CNTY RD E W 135  
SHOREVIEW, MN 55126



## Home Insurance Renewal

GARY W CROWE  
N8201 770TH ST  
RIVER FALLS WI 54022-4271

2/24/2025

Dear Gary W Crowe,

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

As a way to thank you for your continued business, we have added \$50 to your Declining Deductibles® balance. Your accumulated balance appears on your Policy Declaration in the Deductible section.

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. As inflation and reconstruction costs rise, so does the amount of coverage needed to rebuild your home in the event of a total loss. For more information on these changes, please see the "Reconstruction Cost and Your Coverage A (Dwelling) Amount" page of this document.

**Note: with this renewal we have reduced coverage to your policy. See the accompanying notice(s) and/or endorsement(s) that follow after your Declarations.**

### Premium at-a-glance

► **Policy Premium** **\$5,761.84**

### Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$519,000	\$551,000
Coverage: Scheduled Roof	RCV	Sched Payment
Deductibles: Wind and Hail	Not Included	\$5,510

### Your Farmers Policy

**Policy Number: 331 12-84-28**  
Effective: 4/26/2025 12:01 AM  
Expiration: 4/26/2026 12:01 AM

### Property Insured

N8201 770th St  
River Falls, WI 54022-4271

### Your Farmers Agent

**Whitney T Wicke**  
1000 Cnty Rd E W 135  
Shoreview, MN 55126  
(651) 243-4433  
[wwicke@farmersagent.com](mailto:wwicke@farmersagent.com)

To file a claim log on to [Farmers.com](https://www.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 Mobile

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

## Renewal (continued)

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This is not a bill. Your bill with the amount due will be mailed separately to your mortgage company.

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®



# Farmers Smart Plan Home® Declarations

**Policy Number:** 33112-84-28  
**Effective:** 4/26/2025 12:01 AM  
**Expiration:** 4/26/2026 12:01 AM  
**Named Insured(s):** Gary Crowe  
N8201 770th St  
River Falls, WI 54022-4271  
**e-mail** garywcrowe@gmail.com  
**Address(es):**  
**Property Insured:** N8201 770th St  
River Falls, WI 54022-4271  
**Underwritten By:** Illinois Farmers Insurance Company  
3333 Warrenville Rd. Suite 250  
Lisle, IL 60532

## Premiums

**Policy Premium** **\$5,761.84**

Your policy premium includes a Total Discount Savings of \$2,867.05

\*also see Information on Additional Fees below

**This is not a bill.**

Your bill with the amount due will be mailed separately.

## Description of Property

**Year of Construction** 1999  
**Construction Type** Wood Siding Over Frame  
**Roof Type** Asphalt Shingle  
**Roof Surface Material Type** Asphalt Shingle

**Age of Roof** 26  
**Occupancy** Owner Occupied (Primary Res.)  
**Number of Units** 1

## Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$551,000
Extended Replacement Cost (In Addition to Coverage A Limit)	25% (\$137,750)
Coverage B - Separate Structures	\$55,100

Coverage	Limit
Coverage C - Personal Property	\$413,250
Contents Replacement Coverage	Covered
Coverage D - Loss of Use	\$165,300
Additional Living Expense Term	24 Months

## Liability Coverage

Coverage	Limit
Coverage E - Personal Liability	\$500,000
Personal Injury	Covered
Association Loss Assessment	\$1,500

Coverage	Limit
Coverage F - Medical Payments to Others	\$5,000

## Optional Coverage

Coverage	Limit
Farm Endorsement Liability	Covered
Farm Endorsement - Buildings	See endorsement J7030

Coverage	Limit
Limited Plumbing System Repair	\$1,000
Limited Matching Coverage for Siding and Roof Materials	\$10,000


## Declarations (continued)

Coverage	Limit	Coverage	Limit
Identity Fraud Expense Coverage	\$28,500	Roof Materials Loss Settlement	Scheduled Roof Payment
Building Ordinance or Law (10% of Coverage A or B)		Fence Replacement Cost	Covered
Coverage A	\$55,100		
Coverage B	\$5,510		
Sewer & Drain Damage - Extended Contents	\$15,000	Coverage for Marring to Certain Metal Materials	Covered
Access Coverage - Limited Water Coverage	See endorsement J7020		

## Deductible

Type of Loss	Deductible
Applicable to each covered loss except Windstorm/Hail Loss	\$2,500
Windstorm/Hail Loss (1% of Cov. A Limit)	\$5,510

Percent Deductibles adjust with changes to Cov. A Limit

 **You have accumulated \$150 of Declining Deductibles<sup>®</sup> benefit to be used toward the deductible on your next covered loss.**


## 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)	
Roof Materials	Scheduled Payment
Wall-to-Wall Carpet	Replacement Cost
Fence	Replacement Cost
Rest of Dwelling	Extended Replacement Cost
Personal Property Contents (Pays up to the limit for Coverage C)	Replacement Cost

## Discounts Applied to Policy

Discount Type	Discount Type
Preferred Payment Plan	Non Smoker
Auto/Home	Good Payer
ePolicy	

 **Total Discount Savings** **\$2,867.05**

# Declarations (continued)

## 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.
- Declining Deductibles<sup>®</sup> - This benefit reduces the amount of the deductible you will have to pay on a future loss. Refer to the Deductible section to see your earned benefit amount.

## Mortgagee / Other Interest

<u>1st Mortgagee</u>	<u>Loan Number</u>	<u>2nd Mortgagee</u>	<u>Loan Number</u>
Jpmorgan Chase Bank, N A Its Successors and/or Assigns ATIMA PO Box 4465 Springfield, OH 45501-4465	1176312366	Westconsin C U 1601 Maxwell Dr Hudson, WI 54016-8703	729817

## Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document:  
56-5655 1st ed.; J7017 1st ed.; J7020 1st ed.; J7023 1st ed.; J7030 1st ed.; J7038 1st ed.; J7044 1st ed.; WI026 1st ed.; WI027 2nd ed.

## Other Information

- Contact your agent for a Farmers Friendly Review<sup>®</sup> to learn more about policy discounts, coverage options, and other products you may qualify for. Farmers has a newer Home product that may be available to you.
- Mortgagee pays premium for this policy.
- If you do not make your renewal premium payment before the policy renewal effective date, your policy will expire and you will have no coverage.
- Your privacy is important to us. To view our Privacy Notice go to <https://www.farmers.com/disclaimer/privacy-policy/> or on the Farmers<sup>®</sup> mobile app accessible in the legal section.

# Declarations (continued)

## \*Information on Additional Fees

The “Fees” stated in the “Premium/Fees” section on Page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

1. **Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):

- For Automatic Bank Payment plans also enrolled in online billing (paperless): **\$0.00** (applied per account)

- For other Automatic Bank Payment plans: **\$2.00** (applied per account)

- For Automatic Debit Card plans: **\$3.00** (applied per account)

- For Automatic Credit Card plans: **\$5.00** (applied per account)

- For all non-automatic payment plans: **\$7.00** (applied per account)

2. **Late Fee: \$15.00** (applied per account)

3. **Returned Payment Charge: \$20.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for reasons including, but not limited to, insufficient funds or a closed account)

4. **Reinstatement Fee: \$25.00** (applied per policy)
- One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.



# Policy Notices

## NOTICE OF REDUCTION IN COVERAGE

**Policy Number:** 33112-84-28  
**Renewal Effective Date** 4/26/2025  
**Named Insured:** Gary Crowe  
N8201 770th St  
River Falls, WI 54022-4271

Re: Coverage Change in Renewal Offer: New Deductible

We want to thank you for being a valued customer and let you know that there has been a change to your Farmers policy that is shown in your offer of renewal.

Your renewal offer includes a change to your current policy deductible.

Although the deductible has been increased, resulting in a reduction in premium, other changes in coverage may also be impacting your new premium. Your current deductible and new deductible, effective with this renewal, are shown here:

<u>Current Deductible(s)</u>	<u>New Deductible(s)</u>
\$2,500	\$2,500 Except Windstorm/Hail Loss
	\$5,510 Windstorm/Hail Loss (1% of Cov. A Limit)

We want to encourage you to contact your agent in order to review your total insurance package. If you are interested in exploring other deductible options that Farmers has available, we invite you to contact your Farmers agent, **Whitney T Wicke** at **(651) 243-4433** or call (800) Farmers, that is, 800-327-6377.

25-8378 8-23

## NOTICE OF REDUCTION IN COVERAGE

### Important Notice Regarding Roof Settlement Changes

Information we have about the characteristics of your home indicates that you have an Asphalt Shingle roof that is 26 years old or older. Due to the age of your roof, with this renewal we are changing the way we settle losses related to your roof from Replacement Cost to Scheduled Roof Payment, as defined in your policy. If you feel this information is incorrect, please contact your Farmers<sup>®</sup> agent.

Replacement Cost is the amount paid to repair or replace property with materials of like kind and quality in the event of a covered loss, without deduction for depreciation. Replacement cost payments may initially be paid on a scheduled roof payment basis until the lost or damaged property is repaired or replaced.

## Policy Notices (continued)

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Scheduled Roof Payment is the estimated reasonable costs to repair or replace covered loss or damage to any roof materials multiplied by the Scheduled Roof Payment Percentage.

The Scheduled Roof Payment Percentage is based on the type of material, roof age, and life expectancy suggested by the manufacturer. The table showing the Scheduled Roof Payment Percentages sets forth the percentage of depreciation that will be applied to the replacement cost of a covered loss. In the event of a covered loss, we would pay you no more than the Scheduled Roof Payment to repair or replace your damaged roof materials, less your deductible.

Below is an example as it applies to roof materials paid on a Scheduled Roof Payment basis:

Let's assume you have covered damage to your roof from wind. Here are the factors that will be used to determine the loss settlement:

- The composition roof shingles were designed to last 20 years
- They were 10 years old when the damage happened
- The cost to replace the damaged shingles with similar shingles is \$10,000
- The deductible for your wind damage is \$1,000

According to the Scheduled Roof Payment Percentage table, the Scheduled Roof Payment Percentage would be 66.7%. The Scheduled Roof Payment would be the replacement cost multiplied by the scheduled roof payment percentage, or \$6,670 ( $\$10,000 \times 66.7\%$ ). Finally, since your deductible is \$1,000, the amount payable to you would be \$5,670 ( $\$6,670 - \$1,000$ ).

This notice provides an overview and explanation of the settlement change outlined above. Please refer to the terms and conditions of your policy that control, and apply to, the information above.

25-8379 8-23

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# Policy Endorsements

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## NOTICE OF REDUCTION IN COVERAGE

### Important Information About Your Policy

The following provides you with information about changes to your home policy, effective upon its renewal.

This message 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. Since the policy, including its declarations and endorsements, is your contract with us, it takes precedence over this message. For a more detailed description of your coverage, please refer to your policy documents.

Windstorm or Hail Claim Reporting Limitation (J7680 - 1st Edition) is replaced by a provision in Amendatory Endorsement - Wisconsin (WI027 - 2nd Edition).

Your policy contract currently includes Amendatory Endorsement - Wisconsin (WI027 - 1st Edition) which has been updated to a 2nd edition as follows:

- The definition of scheduled roof payment percentage is changed to mean the applicable percentage based on the roof age shown in the Declarations, instead of the roof age at the time of loss. In some circumstances, this may be a reduction of coverage.
- We changed the Extension of Coverage for Trees, Shrubs, Plants, and Lawns to exclude any trees, shrubs, plants, or lawns located more than 300 feet from your dwelling.
- We added the Extension of Coverage for Limited Particulate Matter Cleaning Coverage, which limits what we pay to the greater of \$5,000 or the Limited Particulate Matter Cleaning Coverage stated limit in the Declarations for the cost and expenses required to clean, neutralize or deodorize the presence of particulate matter from your property.
  - o We added a definition of particulate matter.
  - o We added particulate matter to Uninsured Types of Loss or Damage and Excluded Causes of Loss or Damage.
- We replaced the Excluded Cause of Loss or Damage for Illegal Substances with Marijuana or Controlled Substances. The Excluded Cause of Loss or Damage for Marijuana or Controlled Substances excludes loss or damage due to anyone's use or possession of marijuana or any other controlled substance that is illegal under either state or federal law, as well as loss or damage due to the sale, growth, manufacture, cultivation, distribution, delivery, processing, or transfer of marijuana or any other controlled substance.
- In Section I - Property Conditions, Duties After Loss, we now require you to provide immediate written notice to us or our agent in case of covered loss or damage. In case of loss or damage caused by windstorm or hail, the notice must be within 180 days after the date of loss.
- In Section I - Property Conditions, Replacement Cost Settlement - Time Limitation, for any loss to property that may be settled on a replacement cost basis, we now allow only 180 days from the date of our first payment toward actual cash value to incur any amounts for repairs or replacement.

In addition to the reductions in coverage described above, we also made the following update:

## Policy Endorsements (continued)

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### Miscellaneous Changes

- We updated the form with grammar, punctuation, and formatting/style changes to reflect the format, style, and structure of the policy.

If you have any questions about this notice or other coverage options, please contact your Farmers® agent.

WI027A2

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### Amendatory Endorsement - Wisconsin (WI027 -2nd Edition)

It is agreed that coverage provided by this policy is modified as follows:

#### Definitions

In **Insured location**, e. is deleted and replaced with:

- e. vacant land or land with minimal improvements, other than farm or ranch land, owned by or rented to an **insured** and shown in the Declarations;

The definition of **scheduled roof payment percentage** is deleted and replaced with:

**Scheduled roof payment percentage** - means the applicable percentage in the following chart determined by the age and the actual Roof Surface Material Type(s) on each part of the roof as shown in the Declarations. This percentage(s) is then applied to the covered **roof materials** of each respective part of the roof.

The following definition is added:

**Particulate matter** - means any type of smoke, soot, char, ash, particles, material, or other byproducts or debris visible to the unaided human eye or odor that is produced, emitted, or released during, or directly resulting from, or following, either a wildfire event that occurs away from the **residence premises**, or volcanic activity.

**Particulate matter** does not mean actual burn damage or heat damage to covered property by fire, wildfire, or volcanic activity. Wildfire includes but is not limited to brush fires, grass fires and timber fires, or any combination fueled by timber, scrub brush, grass, or any other type of vegetation.

#### Section I - Extensions of Coverage

In Limited Water Coverage, the paragraph before c. which applies to a. and b. is deleted and replaced with:

All of the foregoing in a. or b. must either occur on or be on the **residence premises**, unless the damage is to covered personal property which is off the **residence premises** when damaged. For purposes of this provision only, coverage for the **residence premises** will include a sudden, abrupt and accidental discharge, eruption, overflow or release of water from a **plumbing system** within a **building structure** where the **residence premises** is located.

In Contents Replacement Cost - Coverage C, c.(10) is deleted and replaced with:

- (10) **motor vehicle** parts if covered, equipment, machinery, furnishings or accessories not attached to or located in or upon any **motor vehicle**.

In Trees, Shrubs, Plants, and Lawns, the following is added:

## Policy Endorsements (continued)

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However, we do not cover trees, shrubs, plants, or lawns located more than 300 feet from your **dwelling**.

The following Extension of Coverage is added:

### Limited Particulate Matter Cleaning Coverage.

- a. We will pay up to the greater of \$5,000 or the Limited Particulate Matter Cleaning Coverage **stated limit**, if shown in the Declarations, for the costs and expenses required to clean, neutralize, or deodorize the presence of **particulate matter** from your covered property. If covered in your policy, the limit does not include, and does not limit, any coverage for loss or expenses incurred by you because you were prohibited by a civil authority from use of the **residence premises** because of wildfire or volcanic activity.

We do not cover and do not pay to clean **particulate matter** that is not visible from wildfire or volcanic activity. We do not cover and we do not pay to neutralize or deodorize smoke odor unless a smoke odor remains on your property for thirty (30) days after the wildfire has been fully contained as announced by the fire agency responsible for suppression of the fire.

- b. This limit:
- (1) is subject to the applicable **stated limit**;
  - (2) is the total aggregate limit per policy period;
  - (3) applies without regard to the number of buildings, **separate structures**, or the amount of personal property insured by this policy;
  - (4) is not additional insurance; and
  - (5) does not increase the coverage limits of any coverage provided in this policy.

## Section I - Uninsured Loss or Damage and Excluded Causes of Loss or Damage

### Uninsured Types of Loss or Damage

In Exceptions to Uninsured Types of Loss or Damage, b. is deleted and replaced with:

- b. windstorm or hail, except **marring** of:
- (1) all metal materials that are part of a **separate structure**; or
  - (2) any of the following that are part of the **dwelling**:
    - i. metal guttering or downspouts;
    - ii. metal **roof materials**;
    - iii. any **component part** of metal windows or metal window framing; or
    - iv. any **component part** of metal doors or metal door framing.

The following Uninsured Type of Loss or Damage is added:

### Particulate Matter.

We do not insure the presence of **particulate matter**, except as provided in Section I - Extensions of Coverage, Limited Particulate Matter Cleaning Coverage.

### Excluded Causes of Loss or Damage

The last two paragraphs in the prefatory clause are deleted and replaced with:

However, we do insure accidental, direct physical loss or damage by fire when the fire results from an excluded cause of loss or damage, except when the fire results from:

- a. Governmental Action, Destructive Acts, Nuclear Hazard, meteorites, Marijuana or Controlled Substances;
- b. Vandalism or Malicious Mischief or Arson if the Dwelling is Vacant; or

## Policy Endorsements (continued)

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c. an increase in hazard within the control or knowledge of an **insured**.

We do insure loss or damage that consists of, or is composed of, **water** damage from a covered fire, but we never insure loss or damage by, or resulting from, **earth movement** or flood caused directly or indirectly by fire.

Illegal Substances is deleted and replaced with:

### **Marijuana or Controlled Substances.**

We do not insure loss or damage that directly or indirectly is caused by, arises out of, or results from the use, possession, sale, growth, manufacture, cultivation, distribution, delivery, processing, or transfer of marijuana, or of any controlled substance that is illegal under either a federal or state law. Such substances include, but are not limited to, explosives, cocaine, LSD, methamphetamines, all prescription-only drugs, all opioids, and all narcotic drugs. This exclusion does not apply to loss caused by the legitimate use of prescription drugs by a person following the orders of a licensed physician, or fire that ensues from the use of marijuana.

The following Excluded Cause of Loss or Damage is added:

### **Particulate Matter.**

We do not insure loss or damage that is caused by, arises from, or results from **particulate matter**, except as provided in Section I - Extensions of Coverage, Limited Particulate Matter Cleaning Coverage.

## **Section I - Property Conditions**

In Duties After Loss, a. is deleted and replaced with:

- a. give immediate written notice to us or our agent without unnecessary delay. In the case of loss caused by windstorm or hail, the notice must be within 180 days after the date of loss. In case of theft, you must also immediately notify the police. In case of loss in Section I - Extensions of Coverage, Identity Fraud, involving an unauthorized use of a credit card, debit card, fund transfer card, forgery, or acceptance of counterfeit money, you must also immediately notify the police, and if applicable, the issuer of the card, credit bureau, credit reporting agency, or credit grantor;

Replacement Cost Settlement - Time Limitation is deleted and replaced with:

### **Replacement Cost Settlement - Time Limitation.**

For any loss to property that may be settled on a replacement cost basis, you have 180 days from the date of our first payment toward **actual cash value** to incur any amounts for repairs or replacement. If you do not actually incur any amounts for repairs or replacement within 180 days from the date of our first payment toward **actual cash value**, then the loss or damage will be settled at **actual cash value**. We may grant extensions of 6 months at your request if made within the first 180 days from the date of our first payment toward **actual cash value**, and if you, acting in good faith and with reasonable diligence, encounter unavoidable delay or delays that result from circumstances in the actual repair or replacement of covered property that are beyond your control. The property must be actually repaired or replaced by you to collect replacement cost.

The following is added to the Deductible Clause:

- c. Limited Particulate Matter Cleaning Coverage Deductible.  
We only pay for costs and expenses covered by the Limited Particulate Matter Cleaning Coverage that exceed the policy deductible.

In Appraisal, g., the "; or" at the end of (8) is changed to a period and (9) is deleted.

**Policy Endorsements** (continued)

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**Section II - Liability Extensions of Coverage**

In Damage to Property of Others, c., the word "cohabits" is changed to "cohabitates".

94-3189 2nd Edition 9-24 This endorsement is part of your policy. All other policy terms and conditions apply.

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## Policy Notices

### Understanding your Coverage: Actual Cash Value Loss Settlements

Depending upon the coverage options you purchased with your policy, covered losses for fences, personal property, wall-to-wall carpeting, and roof materials will be settled based on your property's replacement cost, actual cash value, or according to a payment schedule defined in your policy. This letter provides an overview and explanation of these different loss settlement options.

- **Replacement Cost:** This is a coverage option that pays to replace property in the event of a covered loss at replacement cost *without* deduction for depreciation. Replacement cost payments may initially be paid on an actual cash value or scheduled roof payment basis until the lost or damaged property is repaired or replaced.
- **Actual Cash Value (ACV):** This is defined as replacement cost less the depreciation of your property. Factors that affect depreciation include useful life expectancy, wear, composition, age, maintenance and obsolescence. In the event of a covered loss with actual cash value coverage, we would pay no more than the depreciated amount to repair or replace your damaged property. It's important to note that failure to maintain your property could accelerate its depreciation, resulting in a lower payment in the event of a claim.
- **Scheduled Roof Payment:** This is a settlement option that is only available for covered losses to your roof materials. The schedule for roof loss settlement payments is based on the type of material, roof age, and life expectancy suggested by the manufacturer. Your policy includes a table that sets forth how much will be paid for the loss or damage to the covered roof materials. *In other words, scheduled roof payment determines the Actual Cash Value for roof materials.*

Payment under any of these loss settlement options is subject to the applicable policy deductible.

Let's look at some examples to see how this would work in the event of a claim:

#### **Example #1: Carpeting loss paid on an Actual Cash Value basis**

Let's assume you have covered damage to your living room carpet due to a broken water pipe. Here are the facts that will be used to determine the loss settlement:

- Your carpet was designed to last 15 years.
- It was six years old when the damage happened.
- It was average in condition and wear.
- The cost to replace the damaged carpet with similar carpet is \$3,000.
- Your deductible is \$500.

Because the carpet is in average condition and has been installed for 6 of their 15 useful years, it would be depreciated by 40% ( $6 \div 15$ ), or \$1,200 ( $40\% \times \$3,000$ ). The actual cash value of that carpet damage would be the replacement cost minus the amount depreciated, or \$1,800 ( $\$3,000 - \$1,200$ ). Since your deductible is \$500, you would receive \$1,300 ( $\$1,800 - \$500$ ).

#### **Example #2: Roof materials loss paid on a Scheduled Roof Payment basis**

Let's assume you have covered damage to your roof from a wind storm. Here are the facts that will be used to determine the loss settlement:

- Your composition roof shingles were designed to last 20 years
- They were 10 years old when the damage happened
- The cost to replace the damaged shingles with similar shingles is \$10,000
- Your deductible for wind damage is \$1,000

In your policy under the definition of Scheduled Roof Payment Percentage, there is a table that sets forth how much will be paid for the loss or damage to the roof materials. Find the Scheduled Roof Payment Percentage that will be applied to the cost of repairs by finding the material type of your roof (Composition Shingle with an expected life of under 30 years), and then cross reference it with the age of

## Policy Notices (continued)

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your roof (10 years) to determine the Scheduled Roof Payment Percentage of 66.7%. The scheduled roof payment for that roof damage would be the replacement cost multiplied by the scheduled roof payment percentage, or \$6,670 (\$10,000 x 66.7%). Finally, since your deductible is \$1,000, you would receive \$5,670 (\$6,670-\$1,000).

*Remember, covered loss to your property will not include damage due to wear and tear and age. Thus, if your property had deteriorated to the point that a complete replacement was required before the damage occurred, repair or replacement of the property would not be covered under your policy. Keeping your roof **properly** maintained will help you avoid this situation.*

### **Example #3: Fence loss paid on an Actual Cash Value basis:**

Let's assume that the shared wood fence that separates you and your neighbor's property is damaged by wind. Here are the facts that will be used to determine the loss settlement:

- The fence has a useful life expectancy of 20 years.
- The fence was 5 years old when the damage occurred.
- It was average in condition and wear.
- The cost to replace the damaged sections of fence is \$4000. Since this fence is shared with your neighbor, you are responsible for one half of the cost of repair, or \$2,000, as is your neighbor.
- Your wind damage deductible is \$1,000.

Because the fence had been in place for 5 of its 20 useful years, it would be depreciated by 25% ( $5 \div 20$ ), or \$500 ( $25\% \times \$2,000$ ). The actual cash value of the fence damage would be the replacement cost minus the amount depreciated, or \$1,500 ( $\$2,000 - \$500$ ). Finally, since your deductible is \$1,000, you would receive \$500 ( $\$1,500 - \$1,000$ ).

### **Example #4: Personal property loss paid on an Actual Cash Value basis:**

Suppose your television set is stolen during a burglary of your home. Here are the facts that will be used to determine the loss settlement:

- The television has a useful life expectancy of 10 years.
- The television was two years old when stolen.
- It was average in condition and wear.
- The cost to replace the television is \$1,200.
- Your deductible is \$500.

Because the 2 year old television had a 10 year life expectancy at the time of theft, it would be depreciated 20% ( $2 \div 10$ ) or \$240 ( $20\% \times \$1,200$ ). The actual cash value of the television would be the replacement cost minus the amount depreciated, or \$960 ( $\$1,200 - \$240$ ). Since your deductible is \$500, you would receive \$460.00 ( $\$960 - \$500$ ).

If you have any further questions about the loss settlement for a covered loss, we would invite you to contact your Farmers agent. Your Declarations will set forth the type of loss settlement found in your policy for roof materials, fences, personal property and wall-to-wall carpeting.

## Understanding Your Coverage: Optional Coverage Offerings

It is important to recognize the alternate coverage options that remain available to you and how they may affect the outcome of a loss. The section below includes an explanation of several optional coverage offerings available to purchase. This is not a summary of all optional coverages available for purchase.

## Policy Notices (continued)

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- **Marring to Certain Metal Materials Coverage:** This coverage option adds coverage for cosmetic marring of metal roof components of a covered loss which is otherwise excluded on the base policy contract. Marring typically does not result in a reduction in the material's effective function. Metal roof components include: gutters, flashing, downspouts, vents, drip edge, metal window coverings, metal doors, etc. This coverage is for wind or hail damage only.
- **Limited Matching Coverage:** Limited Matching Coverage for Vinyl or Aluminum Siding and Roof Materials for Composition Shingle Roofs provides coverage to replace undamaged property for composition shingle roofs and vinyl or aluminum siding, that would not otherwise be covered, to match the replacement of damaged obsolete or discontinued property on a covered loss, up to a limit.
- **Sewer and Drain Water Damage Coverage:** This is a coverage which pays for property damaged caused by contact with water which enters the dwelling via the plumbing or sump system, as a result of reverse flow of water originating off your property or water from below the surface of the ground . Coverage is available at various levels to accommodate individual requests.

Payment under any of the optional coverage offerings is subject to the applicable policy deductible. Let's look at some examples to see how these would work in the event of a claim:

### **Example #1: Marring to Certain Metal Materials Coverage**

A strong winter storm caused small tree branches to break off and damage the roof of your home. As a result small dents, surface blemishes and scratches were observed on your gutters. Farmers determines that the source of the damage was a covered loss but finds that nature of the damage is entirely cosmetic and is not covered under the base contract. If purchased, the optional coverage Marring to Certain Metal Materials Coverage would cover this loss and pay to replace or repair the affected gutters subject to other applicable policy provisions such as your chosen deductible.

### **Example #2: Limited Matching Coverage**

Let's assume a thunderstorm delivers marble sized hail to your neighborhood. Upon inspection of the covered loss, siding damage is observed on the southern exposures of your home. Upon receipt of multiple repair estimates it is determined that the style of matching vinyl siding on your home is no longer produced or available. The loss settlement of the base contract would only pay to replace the damaged siding on the southern exposures, which would result in different types of siding to be present after repair. Limited Matching would pay to replace damaged and undamaged siding on the dwelling, so the appearance of the siding is consistent.

### **Example #3: Sewer and Drain Water Damage Coverage**

The city sewer main backs into your property's lateral sewer line and backs into your house from the drains in your showers/tubs and sinks. A lot of black water and sewage damages both your flooring, walls and personal property. The optional Sewer and Drain coverage with the Extended Personal Property coverage selection would pay for the cleanup, disposal, repair and replacement of the specific property damaged by the contact with the black water up to the chosen limit for the endorsement.

Not all optional coverages are listed above. Please contact your Farmers agent to find out more information on the many coverage options available to purchase for your policy.

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Reconstruction Cost and Your Coverage A (Dwelling) Amount

Policy Number: 33112-84-28

This document contains important information about your insurance coverage. Please review this information carefully.

Do You Think You Have Enough Coverage?

When you first obtained your policy, Farmers® used an estimating program to calculate a reconstruction cost estimate for your home. This was an estimate, not a guarantee of reconstruction costs.

As part of the annual renewal process, we applied a reconstruction cost factor to your current Coverage A (Dwelling) amount and also recalculated your reconstruction cost estimate. Below is the Coverage A amount with reconstruction cost factor applied, the recalculated reconstruction cost estimate, and the amount we are offering to insure your home for at renewal. Since we do not unilaterally reduce the Coverage A amount at renewal, there will be no change in the offered Coverage A amount if application of the factor or recalculated reconstruction cost would result in a decrease in the Coverage A amount..

Current Coverage A (Dwelling) Amount with Reconstruction Cost Factor:	\$535,000
Recalculated Reconstruction Cost Estimate:	\$551,000
Coverage A (Dwelling) Amount offered for this renewal:	\$551,000

At renewal, the offered Coverage A amount would provide \$327 per square foot to rebuild your home. (This does not include any additional amount added by extension or endorsement to your policy.)

You may have previously chosen to insure your home for more or less than the original reconstruction cost estimate. If you would like to insure your home for an amount different than our offer, please contact your Farmers agent. Your agent can also calculate a new estimate if you notify them of changes and/or upgrades to the features of your home.

Please review the next page to make sure the details about your home are correct, and let your agent know of any necessary changes. Changes to these details could result in a change to the reconstruction cost estimate.

It's important to understand that reconstruction cost is NOT the same as the market value of your home.

Reconstruction Cost

Reconstruction cost is the amount it would cost to rebuild your home if it were destroyed. It includes costs like materials and labor and city/county fees. It is not what a buyer would pay for your home or the amount of your mortgage. It does not include the value or cost of the land.

vs.

Market Value

Market value is the price a buyer would pay to purchase the home, including the land and property, in its current condition. It takes into account the location, the desirability of the property, changes in the housing market, and the economy. It does not take into account the cost to build a new home.

Questions to Consider When You are Determining Your Coverage:

- Is the square footage accurate?
- Have you remodeled your kitchen, bathrooms, or any other part of your home?
- What is the overall quality of your home? (See the Quality Grade definitions later in this document.)

Policy Notices (continued)

Information We Have About Your Home.

Please review the information below about your home for accuracy. Additionally, keep in mind that the amount for which we have offered to insure your home is not a guarantee of reconstruction costs. Again, feel free to contact your agent if you want to make a change to your Coverage A amount.

ZIP Code:	54022-4271	Roof Material:	Asphalt Shingle
Year Built:	1999	Garage Type:	2 Car Attached/Built-In
Square Footage:	1,687	Interior Wall Construction	Drywall
Style or Number of Stories:	1 Story	Material:	
Dwelling Quality Grade:	Above Average	Basement:	Yes
Foundation Type:	Basement	Number of Units:	1
Foundation Shape:	8-10 Corners - T,U,Z Shape		

Please note that the above information is not an all-inclusive list of the individual home features that would be used to recalculate your estimate, but would be major contributors to the development of that estimate. If you desire a complete list of all home features or any other information, please contact your agent so they can provide that information. The definitions of selected reconstruction cost terms are below.

There are other coverages and/or options that you may want, including those that follow. Some may not be available based on your policy form and/or some may have additional underwriting requirements.

**Extended Replacement Cost Coverage:** This coverage increases your Coverage A (Dwelling) limit up to an additional 25% or 50% of the Coverage A amount to repair or replace covered damage to your home. This coverage is subject to the policy terms and conditions and may not be available in all states. This coverage may provide an additional layer of protection as your policy **does not** provide Guaranteed Replacement Cost coverage. If your policy does not already include this coverage as indicated on your Declarations page, contact your agent to explore your coverage options.

**Building Ordinance or Law Coverage:** This coverage pays for increased costs incurred from rebuilding your home in compliance with updated building codes. Contact your agent to learn more about this coverage and the limits available to you.

**Options to Choose a Reduced Coverage A (Dwelling) Amount:** Depending upon your state, there may be several options to insure your home for lower limits and/or less coverage.

**Personal Property:** You may also be able to purchase increased coverage for certain items of personal property. These items may include but are not limited to jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

Please contact your agent to discuss any of the coverages or options listed above.

Selected Definitions

Term	Definitions
Square Footage	The total square footage figure includes all floors of your home. IMPORTANT: The total square footage does NOT include any of the following: attached garage or built-in garage, carport, basement (even if fully finished), attached greenhouse, porches or decks, or any detached structures.

Policy Notices (continued)

Reconstruction Cost Factor	This Factor may be applied as part of the annual renewal process. The Factor may be based on the approximate difference between a current and former reconstruction cost estimate program and/or may reflect the changes in the cost of materials and labor required to rebuild a home in your area.
Dwelling Quality Grade	<p>The following "definitions" are general guidelines to help with your review. Your home can have elements of more than one specific Dwelling Quality Grade. Therefore, you should determine the Quality Grade by choosing the one that comes closest to describing your home.</p> <p><b>Premium:</b> Unique style and/or shape which vary from the other homes in the area. They are typically very large homes, generally at least 5,000 square feet. Vaulted ceilings (9' - 12') typically throughout. Highest grade materials used throughout (countertops, cabinets, flooring, wall coverings etc.). Contains unique features such as wall safes, built-in movie theaters, and other luxury constructions.</p> <p><b>Custom:</b> These homes can be recognized by the unique style and/or shape which vary from the other homes in the area. They are typically quite large homes. Custom homes are distinguished by style and shape as well as by the finishes, though they may contain both Above Average and/or Premium quality finishes. Includes features such as highly upgraded kitchen and bath countertops, floor and wall coverings, built-in bookshelves, and wet bars.</p> <p><b>Above Average:</b> Tract style home construction with upgraded features. Home design is produced throughout the area. Many rooms, including the kitchen, bathrooms, and bedrooms have been upgraded from the standard construction design and have features that are made of higher quality materials. Typical designs include raised ceilings. Many upgraded features include the wall and floor coverings, lighting fixtures and kitchen and master bath countertops.</p> <p><b>Standard:</b> Typical of common tract style home construction. Home design is produced throughout the area. Features come as part of the packaged construction design and are made of solid and quality conventional materials. Typical designs may include slightly higher ceilings with occasional vaulted ceilings. Some upgraded features but not prevalent.</p> <p><b>Economy:</b> Basic home features and design. Simple construction layout and floor plan. Inexpensive fixtures and features. Lower grade, but functional, construction materials (for example: roofing, flooring, cabinets, and countertops).</p>

# Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

## Information We Collect

We may collect the following categories of information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Examples
<b>Personal Identifiers</b>	Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature
<b>Personal Characteristics</b>	Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.
<b>Commercial Information</b>	Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.
<b>Biometric Information</b>	Voice print, photo.
<b>Internet or network activity</b>	Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.
<b>Geolocation</b>	IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.
<b>Audio, electronic, visual, thermal, olfactory</b>	Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.
<b>Professional information and Employment information/Education Information</b>	Job titles, work history, school attended, employment status, veteran, or military status.
<b>Education Information</b>	Job titles, work history, school attended, marital status, e-mail, telephone recordings.
<b>Inferences</b>	Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.
<b>Sensitive Personal Information</b>	Social security number, driver's license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us.

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## ***Purposes for Collection of Personal Information***

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To conduct quality assurance;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;
- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

We collect certain information ("nonpublic personal information") about you and the members of your household ("collectively, you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information.
- Information about your transactions with us, our affiliates, or others, such as your policy coverage, premiums, and payment history.
- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites, and interaction with our on-line advertisements.
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information, and insurance claim history; and
- If you obtain a life, long-term care, or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

## ***How Long Do You Retain My Information***

We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

## ***How We Protect Your Information***

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

## ***Information We Disclose***

We may disclose the nonpublic personal information we collect about you, as described above, to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers

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or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

- (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud.
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

### **Sharing Information with Affiliates**

The Farmers Insurance Group<sup>®</sup> of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in Information We Collect, as permitted by law to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters, and brokers/dealers.
- Non-financial service providers, such as data processors, billing companies and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

### **Important Privacy Choices**

You have choices about the sharing of some information with certain parties. These choices may differ based on the particular affiliate(s) with which you do business.

For 21<sup>st</sup> Century customers: We are offering you an Opt-Out opportunity which is included with your policy documents. If you prefer that we not share your consumer report information with Farmers you may opt-out of such disclosures that is, you may direct us not to make those disclosures --other than as otherwise permitted by law. You may do so by following the procedure explained in the Opt-Out Form. You may opt-out only by returning the Opt-Out Form. We will implement your request within a reasonable time. If it is your decision not to opt-out and to allow sharing of your information with the Farmers affiliates, you do not need respond in any way.

For Bristol West customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may use the Opt-out form included with your policy documents. Please verify that your Bristol West policy number is listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive it. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out or respond to us in any way.

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For Farmers customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. Any policyholder may opt out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy issued by the affiliates listed on the Farmers Privacy Notice. We will implement your request within a reasonable time after we receive the form.

**If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.**

**Additionally, under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties.** Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form at <https://www.farmers.com/california-consumer-privacy/>.

### **Modifications to our Privacy Policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with other nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of, or, if applicable, to opt-in to that type of information sharing.

### **Website and Mobile Privacy Policy**

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications

### **Recipients of this Notice**

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

### **More Information about these Laws?**

This notice is required by applicable federal and state law. For more information, please contact us.

### **Signed**

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Insurance Hawaii, Inc., Farmers New Century Insurance Company, Farmers Services Insurance Agency, Farmers Specialty Insurance Company, Farmers Texas County Mutual Insurance Company, Farmers Financial Solutions, LLC (a member of FINRA and SIPC)\*, FFS Holding, LLC, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company, American Federation Insurance Company, 21st Century Advantage Company, 21st Century Assurance Company, 21st Century Casualty Company, 21st Century Centennial Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century North America Insurance Company, 21st Century Premier Insurance Company, Hawaii

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Insurance Consultants Ltd., American Pacific Insurance Company, Inc., Bristol West Casualty Insurance Company, Bristol West Holdings, Inc., Bristol West Insurance Company, Bristol West Insurance Services of California, Inc., Bristol West Insurance Services, Inc. of Florida, Bristol West Preferred Insurance Company, BWIS of Nevada, Inc.; Coast National Holding Company, Coast National Insurance Company; Foremost County Mutual Insurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Lloyds of Texas, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Lloyds Insurance Company of Texas, Economy Premier Assurance Company, Farmers Direct Property & Casualty Insurance Company, Toggle Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

\*For more background information on Farmers Financial Solutions, LLC ("FFS") or its registered representatives/Agents, visit FINRA's BrokerCheck at [www.finrabinvestorcheck.com](http://www.finrabinvestorcheck.com) or call the BrokerCheck toll free hotline at (800) 289-9999. You may obtain information about the Securities Investor Protection Program (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at [www.sipc.org](http://www.sipc.org). FFS is registered with the US Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB website is accessible at [www.msrb.org](http://www.msrb.org) and includes an Investor Brochure that describes the protections that may be provided by the MSRB and how to file a complaint with the appropriate regulatory authority.