

PO Box 9503
Fredericksburg, VA 22403-9503

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

Renewal For Policy Number 35025784

Jeremy Thomas
Emily Thomas
675 S CLARKSON ST
DENVER, CO 80209

November 4, 2021

Dear Jeremy Thomas & Emily Thomas,

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

For this Renewal policy there are no changes to your policy language and contract. Please refer to your existing 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)?	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. You can learn more about WDS by visiting their website at www.wildfire-defense.com
What services does WDS provide?	Some of the services they provide may include: <ul style="list-style-type: none"> * Non-destructive fuel mitigation around the property * Removal of combustible items around the outside of the home * Sprinkler system set-up * Sealing non-mechanical home vents with fire resistive tape * Application of fire-blocking gel and/or retardant * Protecting structures from post-fire residual threats
When are the services provided?	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. 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.
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

Renewal Declarations For Policy Number 35025784

Policy Period This policy covers the listed location(s)
From 12:01 AM December 18, 2021
Through 12:01 AM December 18, 2022 (local time)

Jeremy Thomas
 Emily Thomas
 675 S CLARKSON ST
 DENVER, CO 80209

Issued by Homesite Insurance Company

Insured Location		
939 ELDORADO LN LOUISVILLE CO 80027 Location ID: 002200646		
Description of Dwelling		
1992 Wood siding, Single family home, Primary residence		
Deductible – Other Covered Perils \$1000		In case of loss under Section I, we cover only that part of the loss over the deductible stated. For Wind or Hail deductible, see endorsement.
Wind/Hail Deductible 1% (\$6000)		
Coverage	Limit	Premium
Section I - Property		
Coverage A - Dwelling	\$600,000	\$2,773.00
Coverage B - Other Structures	\$60,000	Included
Coverage C - Personal Property	\$300,000	Included
Coverage D - Loss of Use	See Endorsement	Included
Section II - Liability		
Coverage E - Personal Liability	\$300,000	\$42.00
Coverage F - Medical Payments to Others	\$3,000	\$5.00
Coverage Modifications		-\$154.00
See Coverage Modifications on reverse side for details		
Surcharges		\$0.00
See Surcharges on reverse side for details		
Discounts		-\$273.00
See Discounts on reverse side for details		
Total		\$2,393.00

Authorized Representative 

Coverage Modifications**-\$154.00**

		Additional Limit	Premium
HA 04 95 0814	Limited Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$82.00
HD-017 1298	Deductible		-\$33.00
HO 03 12 0511	Windstorm or Hail Percentage Deductible		-\$203.00

Surcharges**\$0.00**

		Limit	Premium
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Discounts**-\$273.00**

		Limit	Premium
HD-063 1101	Drive Home Discount		-\$266.00
HD-086 0409	Welcome Home Discount		-\$7.00

Contracts and Amendments

HO 00 03 0511	Special Form (HO 00 03 0511)
HA 01 05 0520	Special Provisions - Colorado
HA 04 90 1014	Personal Property Replacement Cost Loss Settlement
HA 80 66 0814	Diminishing Deductible Credit
HA 80 67 0716	Conditions Applicable to to Windstorm or Hail
HH 80 70 0121	Wildfire Defense Services
HO 04 27 0511	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
HO 04 93 0511	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing

Mortgagees

NATIONSTAR MORTGAGE LLC, ITS
SUCCESSORS
ITS SUCCESSORS AND/OR ASSIGNS
PO Box 7729
Springfield, OH 45501
0683349575

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.

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

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	Contemporary
Number of Living Units	1
Number of Stories	2
Original Year of Construction	1992
Approximate Living Area (Sq. Footage)	1,508
Occupancy Type	Primary
Is Home Built on Slope	NO
Type of Exterior Siding	Wood siding
Foundation Type	Closed Basement
Type of Garage & Size	2 Car Attached
Roof Shape	Gable
Roofing Material	Concrete tile
Year Roof Installed	1992

Home Interior Characteristic	Information Used
Inside Wall Material –Type & Percentage	Drywall/Veneer Plaster 100%
Floors – Type & Percentage	Carpet 33% Tile-Ceramic 33% Hardwood 34%
Basement in home	754
Ceiling Height	10 ft. or more
Number of Rooms with Cathedral or Vaulted Ceilings	2
Number of Rooms with Crown Moulding	0
Primary Heating Source	GAS HOT AIR
Number of Fireplaces	1
Fire Place Type(s)	Zero Clearance
Kitchen Countertop Material	Granite or Marble
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	

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 rd Party	
Exotic Pets	N
Presence of Solid Fuel Burning Stove	N
Business Conduced on the Premises	
Number of People Living in Your Household	5
Does your Property have 60 ft. or more of Fence?	YES
Partner Auto Policy	4118315284
New Home Purchase	YES
Policy cancelled in the last 3 years for non-pay?	0
Length of Residence	1
Customer Age	43Y
Finished Basement Square Footage	754
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.*****

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Jeremy Thomas
Emily Thomas
675 S CLARKSON ST
DENVER, CO 80209

RENEWAL BILLING STATEMENT

Policy Number: 35025784

Policy Term: December 18, 2021 – December 18, 2022

Payment Plan: Full Pay

If you have any questions, please call us at 1-866-372-8903

Property Address: 939 ELDORADO LN
LOUISVILLE, CO 80027

See reverse for other important information.

Billing Summary (reflects activity this billing period)

PRIOR BALANCE	10-31-2020	\$2,244.00
RENEWAL POLICY PREMIUM	12-18-2021	\$2,393.00
PAYMENTS RECEIVED	12-17-2020	-\$2,244.00
NEW BALANCE	10-31-2021	\$2,393.00

Minimum Amount Due: \$2,393.00

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

NATIONSTAR MORTGAGE LLC, ITS SUCCESSORS
ITS SUCCESSORS AND/OR ASSIGNS

PO Box 7729

Springfield, OH 45501

Loan Number: 0683349575

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

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

HOMESITE INSURANCE
PO BOX 5300
BINGHAMTON, NY 13902-9953

Billing Statement (P.2)

Important Information

Payment Plan Options

Plan	Amount Due	Details
One Payment	\$2,393.00	The full policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. No service fee applies.
Four Payment (Quarterly)*	\$957.20	40% of policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. Remaining balance will be billed in 3 quarterly installments. An installment fee will be applied to each installment after the first bill.
Ten Payment (Monthly)*	\$598.22	25% of policy premium, any applicable state fees, and any outstanding prior installments, are due on the effective date. Remaining balance will be billed in 9 monthly installments. An installment fee will be applied to each installment after the first bill.

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

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

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

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 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. Please call us for more information on the purpose, terms and/or costs of this coverage.

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

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.

Additional Living Expenses Time Period

This endorsement can extend the period of time to a maximum of 24 months for any necessary increase in living expenses incurred so your household can maintain its normal standard of living in the event of a covered loss.

Equipment Breakdown

We offer an endorsement that provides coverage for the repair or replacement of household appliances and cooling/heating systems when the loss is caused by mechanical or electrical breakdown.

Service Line

What would happen if the underground piping or wiring on the residence premises, which services your home, was destroyed by tree roots or just wear and tear? Your standard homeowners insurance does not provide coverage for these costly repairs. This new endorsement covers repair or replacement of the damaged line(s).

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.

Responsible Motorist Discount

Are you a good driver? If you have a favorable auto claim history, your good driving could translate into savings on your homeowners policy.

Other Ways to Save

Increased Deductibles

By increasing your deductible(s) you can lower the cost of your annual insurance premium. For instance, increasing the 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.

CONDITIONS APPLICABLE TO WINDSTORM OR HAIL LOSS TO EXTERIOR OR ROOF SURFACING

This endorsement modifies the Section I –Conditions in the policy form with respect to a covered loss to the exterior or roof surfacing of a dwelling or building that is covered under Coverage **A** or **B** and is caused by the peril of windstorm or hail.

DEFINITIONS

The following definitions apply to loss described by this endorsement:

“Physical loss” means physical injury to, destruction of, or loss of use of tangible property which results in that property being unable to serve its primary function.

“Physical loss” does not include cosmetic damage to the surface or appearance of tangible property, or any diminution in value or longevity of that property.

“Repair” means to restore a portion of property, less than the entire roof or exterior siding or any other component of exterior property, to its functionality prior to the loss.

SECTION I – CONDITIONS

D. Loss Settlement

Paragraph 3. Is added:

3. In the event of “physical loss” caused by the peril of windstorm or hail to your roof or any exterior property of your dwelling covered under Coverage **A** or **B**, your loss will be settled as follows:
 - a. If the loss is settled at actual cash value, we will pay no more than the depreciated value of the damaged property.
 - b. If the loss is settled at replacement cost, we will pay no more than the depreciated value of the damaged property until the actual “repair” or replacement, as applicable, is complete and proof of completion is received. Once we receive proof of completion, we will pay the difference, if any, between the depreciated value of the damaged property and the actual cost to “repair” or replace.

In the event of a “repair”, the above provisions do not require or guarantee a match of roofing or siding materials. The “repair” is intended to return the damaged property to a pre-loss condition without regard to cosmetic appearance. Materials used to make the “repair” may vary in color, shading, dimensions, pattern, and composition.

With respect to the changes described in this endorsement, Condition **I. Our Option** is replaced by the following:

I. Our Option

If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may “repair” or replace any part of the damaged property resulting from “physical loss” with similar property.

If we elect to “repair” or replace damaged property, at our option we may select the contractor, roofer or other qualified tradesman retained to “repair” or replace the damaged property and make payment directly to them. The “repair” or replacement described in this endorsement is intended to return the damaged property to a functional pre-loss condition without regard to cosmetic appearance. Materials used to make the repair may vary in color, shading, dimensions, pattern, and composition.

With respect to the changes described in this endorsement, Condition **J. Loss Payment** is replaced by the following:

J. Loss Payment

We will adjust all losses with you. Subject to the restrictions described in this endorsement, we will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 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.

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

Limited Water Back-up And Sump Discharge Or Overflow Coverage Limit Of Liability: \$5000

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 ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WILDFIRE DEFENSE SERVICES

DEFINITIONS

With respect to the conditions added by this endorsement, 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 under this endorsement without notice to you.

There is no additional cost for "wildfire" defense services provided under this endorsement. You may opt out at any time.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING

SECTION I – CONDITIONS

This endorsement modifies the Section I – Loss Settlement Condition in the policy form with respect to a covered loss for roof surfacing caused by the peril of windstorm or hail. Such loss will be subject to actual cash value loss settlement. Therefore, the loss settlement conditions that pertain to "repair or replacement cost without deduction for depreciation" are changed as noted below:

D. Loss Settlement

1. In all forms except **HO 00 06** and **HO 00 08** and the Special Loss Settlement endorsement:
 - a. Paragraph 1.c. is replaced by the following:
 - c. Structures that are not buildings, including their roof surfacing;
 - b. The following is added to Paragraph 1.:
 - e. Roof surfacing on structures that are buildings if a loss to the roof surfacing is caused by the peril of windstorm or hail.
 - c. In Paragraph 2., the introductory statement "Buildings covered under Coverage A or B at replacement cost without deduction for depreciation, subject to the following:" is replaced by the following:
 2. Buildings covered under Coverage A or B, except for their roof surfacing if the loss to the roof surfacing is caused by the peril of windstorm or hail, at replacement cost without deduction for depreciation, subject to the following:
2. In Form **HO 00 06**, Condition **D. Loss Settlement** is replaced by the following:

D. Loss Settlement

Covered property losses are settled as follows:

1. Property of the following types:
 - a. Personal property and grave markers, including mausoleums; and

- b. Roof surfacing if the loss is caused by the peril of windstorm or hail; at actual cash value at the time of loss but not more than the amount required to repair or replace.
2. Coverage A, except for roof surfacing if loss is caused by the peril of windstorm or hail:
 - a. If the damage is repaired or replaced within a reasonable time, at the actual cost to repair or replace;
 - b. If the damage is not repaired or replaced within a reasonable time, at actual cash value but not more than the amount required to repair or replace.

In this provision, the terms "repaired" or "replaced" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in **D.10. Ordinance Or Law** under Section I – Property Coverages.

3. In Form HO 00 08:

- a. Paragraph 1.c. is replaced by the following:
 - c. Structures that are not buildings, including their roof surfacing;
- b. The following paragraph is added to Paragraph 1.:
 - d. Roof surfacing on structures that are buildings if a loss to the roof surfacing is caused by the peril of windstorm or hail.

c. In Paragraph 2., the introductory statement "Buildings under Coverage A or B:" is replaced by the following:

2. Buildings under Coverage A or B, except for their roof surfacing if the loss to the roof surfacing is caused by the peril of windstorm or hail:

The provisions of this endorsement do not apply to structures insured under either the Coverage B – Other Structures Away From The Residence Premises endorsement or the Specific Structures Away From The Residence Premises endorsement, if made a part of the policy.

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

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 22nd 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

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:

Average age of accounts (excl auto and mortgage loans) is 30-44 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 12-23. 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.

Number of bank revolving accounts is between 2 and 9. Optimum is 1. Score may improve with fewer bank revolving accounts.

There is 1 consumer initiated inquiry. Optimum is no inquiries. Score will improve as no new inquiries are made.

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

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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***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

Summary of Coverage

Homeowners Policy

THIS DOCUMENT IS A SUMMARY OF YOUR HOMEOWNERS INSURANCE COVERAGE. THE INFORMATION IN THIS DOCUMENT DOES NOT REPLACE ANY POLICY PROVISION. COVERAGE IS SUBJECT TO THE TERMS, CONDITIONS, SPECIAL LIMITS AND EXCLUSIONS OF THE POLICY AND APPLICABLE ENDORSEMENTS. PLEASE READ YOUR POLICY FOR DETAILS! IN THE EVENT OF A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY DISCLOSURE FORM, YOUR POLICY PROVISIONS SHALL PREVAIL.

General information:

The coverage amount listed on your attached declaration page is only an estimate of the replacement cost value of your insured property. It may not be sufficient to replace your property in the event of a total loss. If you have concerns about the estimated replacement cost amount used to derive your coverage, you should take an opportunity to discuss this with us to ensure your property has enough coverage in the event of a total loss.

It is important that you review and discuss your coverage with your agent or company representative on an annual basis. Any changes to your insured property, i.e. remodeling or building code updates, may require an increased coverage amount for your insured property.

Your declaration page lists the specific limits of your policy for each of these coverages:

DWELLING: The dwelling is the main residential home. We offer different types of policies with different coverage amounts. You may want to consider a replacement cost policy or an actual cash value policy. If you insure your dwelling on a replacement cost basis, we will encourage you to choose a coverage limit equal to the estimated cost to rebuild it. Your policy may also include a feature providing additional coverage in case the cost to rebuild exceeds the insurance amount purchased. Some policies also include "Ordinance and Law Coverage" for increased costs of repair or replacement due to changes in building codes that affect your property. See below for more information or contact us with any questions about these additional coverages.

- * **Replacement Cost** is the amount it takes to replace your damaged or destroyed property, subject to the limits shown in your declaration page and policy. Please refer to your policy for additional information.
- * **Actual Cash Value** is the cost of repairing or replacing damaged or destroyed property with property of same kind and quality less depreciation, subject to the limits shown in your declaration page and policy.

OTHER STRUCTURES: Buildings and other structures not attached to the dwelling such as fences, sheds and detached garages. These are subject to the "other structures" limit identified in your declaration page. If additional coverage is needed, discuss it with us.

PERSONAL PROPERTY: Personal items and household goods; valuable items, such as jewelry and art, are subject to limitations. If you own valuable items, you should consider purchasing additional coverage through a scheduled endorsement or separate policy.

LOSS OF USE/ADDITIONAL LIVING EXPENSE: Covers increased living expenses during the time required to repair or replace the damage to your dwelling following an insured loss, or if you permanently relocate, the time required to move your household to a new location. This coverage may be subject to time and expense limitations. Please review your policy.

PERSONAL LIABILITY: Provides protection if you or a resident insured causes bodily injury or property damage to another, on a per occurrence basis.

MEDICAL PAYMENTS TO OTHERS: If a person, other than you or a resident of your house, is injured on the insured premises, this coverage will pay medical expenses subject to the policy limit.

IMPORTANT: *In Colorado, there is potential for large and even total losses due to fires, tornadoes, other natural disasters, or other causes of loss. It is extremely important to conduct an annual review of your property coverage to ensure you are adequately insured. If you have questions or concerns regarding your insurance coverage, be sure to discuss them with your insurance agent or company representative. Please maintain a copy of this document and your entire policy in a safe and secure location away from your property.*

Items that may affect your premium:

- * Deductible: That part of the covered loss for which you are responsible for paying. Please review your policy declaration page. Deductibles may be a fixed amount, a percentage of the dwelling limit, or a combination of both;
- * Multiple policy discounts;
- * Claim history;
- * Age of home;
- * Roof age or type;
- * Smoke/fire/burglar alarms.

Additional coverages you might want to consider for an additional premium:

- * **Ordinance or Law Coverage:** Covers increased costs of demolition, construction, renovation or repair associated with the enforcement of building ordinances and law.
- * **Scheduled Personal Property:** Your policy may provide limited coverage for certain types of property, such as jewelry, fine arts, furs, electronic or musical equipment, etc. Scheduling, or purchasing a personal articles policy, will provide additional coverage or limits for these items.
- * **Water and Sewer Back-up:** Pays up to the limit specified in the coverage form for damage caused by overflow or sump pump discharge.
- * **Personal Umbrella Policy:** Provides additional liability coverage to supplement the protection provided by homeowner and automobile insurance policies.
- * **Earthquake:** Provides coverage for certain earth movement related losses that are typically excluded from a homeowners insurance policy.

General Exclusions:

Your policy does not provide coverage for all possible losses. The following are examples of some of reasons a loss might not be covered. Please refer to your policy for specific exclusions:

Property Exclusions:

1. Loss or damage that you or a resident of your house intentionally causes;
 2. Flooding*, including surface water;
 3. Earth movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures, or of pavements, driveways, or sidewalks;
 4. Pollution and contamination;
 5. Land;
 6. Birds, vermin, or house pets;
 7. Mold or fungi;
 8. Wear and tear.
- * Flood insurance may be purchased through the National Flood Insurance Program (www.floodsmart.gov)

Liability Exclusions:

1. Any loss that an insured intends or should expect to happen;
2. Bodily injury to an insured person or property damage to an insured person's property;
3. Damage, which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft, or certain watercraft.

IMPORTANT: *This document is a summary of coverage available under your homeowner policy. The homeowners policy is a contract between you and us. Each of us has duties, rights and responsibilities under this contract. Please review your policy carefully. If you have any questions or concerns you may also contact the Colorado Division of Insurance.*

**Reasons for
cancellation,
non-renewal or
increase in
premium:**

Cancellation and Nonrenewal:

You may cancel your policy at any time by writing to us or your agent and indicating the date the cancellation is to take effect.

We may choose to cancel or non-renew your policy. If your policy is cancelled or non-renewed, we will send you advance notice. Some examples of reasons for cancellation and non-renewal include, but are not limited to:

1. Failure to pay your premium when it is due;
2. Knowingly making a false statement or a material misrepresentation on your application for your policy;
3. Knowingly making a false statement or material misrepresentation regarding a claim;
4. Frequency or type of claims;
5. A substantial change in the use or occupancy of the premises.

Increase in Premium:

Conditions that may increase your premium include, but are not limited to:

1. A loss resulting in a paid claim;
2. A general rate increase. This results from the loss experience of a large group of policyholders rather than from a loss suffered by an individual policyholder. A general rate increase applies to many persons in the group, not just those who had losses;
3. Adjustment in the estimated rebuild cost of your home. We may automatically increase the amount of your insurance coverage as inflation pushes up the cost of replacing your home. The increases may be based on a construction cost index and may be reflected in the premium on each renewal date;
4. Change in credit-based insurance score.

NOTE: *It is important that you review and discuss your coverages with your agent or company representative on an annual basis. Any changes to your home, i.e. remodeling or county code updates, may require an increased coverage amount for your insured property.*

GEICO Insurance Agency, LLC

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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.