



INSURANCE

Home Insurance Renewal

P NYE, C FOSTER
1335 PALISADES DR
PACIFIC PALISADES CA 90272

Your Policy

Policy Number: [REDACTED]
Effective: 10/14/2024 12:01 AM
Expiration: 10/14/2025 12:01 AM

Property Insured

1335 Palisades Dr
Pacific Palisades, CA 90272-2153

Your Agent



To file a claim log on to Farmers.com
or the Mobile App or call
1-800-[REDACTED]

Did you know?



Friendly Review

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



Go Paperless

Save stamps, time and trees....Go Paperless! You can choose to receive your policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!



Go Mobile

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

8/12/2024

Dear Pamela Nye and Chuck Foster,

Thank you for choosing [REDACTED] 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

You may notice you're no longer receiving the Good Payer and Preferred Pay Plan discounts. Unfortunately, we're no longer permitted to offer these discounts to any California policy holders. We regret that we're unable to provide this discount anymore and we encourage you to chat with your agent to see if there are other discounts you may be eligible for.

As a way to thank you for your continued business, we have added 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.

Premium at-a-glance

► **Policy Premium** **\$4,191.00**

Renewal (continued)

Summary of changes

	<i>Previous</i>	<i>Renewal</i>
Coverage: Dwelling	\$644,000	\$690,000
Discount: Wildfire Mitigation Discount	Not Included	Included

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

If you prefer, you can log into [REDACTED].com today to review your balance and make a payment. You can also contact us at 1-877-[REDACTED] or visit your agent's office with your payment.

Sincerely,

[REDACTED]®

Your Coverage At A Glance

Insurance policies are contracts - long and full of details. Where do you even start? [REDACTED] is here to help, with these highlights of your coverage and limits.*



Congrats! You have the following Features and Discounts:

Features

- ✓ Claim Forgiveness
- ✓ Declining Deductibles®

Discounts

- ✓ Group - Nurse
- ✓ Claim Free
- ✓ Wildfire Mitigation

Policy No. [REDACTED]

*IT IS YOUR RESPONSIBILITY TO SELECT YOUR COVERAGES & LIMITS. CONTACT YOUR [REDACTED] AGENT TO MAKE ANY DESIRED CHANGES. THIS DOCUMENT IS A SUMMARY AND THE INFORMATION PROVIDED IN THIS DOCUMENT DOES NOT REPLACE OR CHANGE ANY POLICY PROVISION. NOT ALL COVERAGES OR FEATURES ARE AVAILABLE WITH ALL PRODUCTS. YOUR COVERAGE IS SUBJECT TO THE TERMS, CONDITIONS, SPECIAL LIMITS AND EXCLUSIONS OF YOUR POLICY AND APPLICABLE ENDORSEMENTS. PLEASE READ YOUR POLICY FOR DETAILS. IN THE EVENT OF A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, YOUR POLICY PROVISIONS SHALL PREVAIL.

Policy Notices

Additional Coverages for Your Homeowners Insurance Policy

Homeowners insurance starts with standard coverages, such as the cost to repair or replace your home after a covered loss, the cost to repair or replace damaged or destroyed personal property, and personal liability coverage. But many common risks aren't covered by a standard homeowners policy. Optional coverages let you address more risks. Here are some of our most popular options to balance coverage and costs. Any you have already chosen will show a below.

 <p>Valuable Items - Specified</p> <p>Adds coverage for specific, listed items of valuable personal property, such as jewelry, cameras, artwork, furs, guns, silverware, or musical instruments. Each item must be described in detail with an agreed value. Coverage includes loss from mysterious disappearance.</p>	 <p>Marring to Certain Metal Materials</p> <p>Adds coverage for wind or hail marring to metal building materials such as gutters, and downspouts.</p>	 <p>Cyber and Identity Shield</p> <p>Provides coverage for a wide range of identity theft or cyber events, including Ransomware Support Service, Identity Theft Restoration, Data Recovery and System Restoration, Wire Transfer Fraud, and Internet Clean-up.</p>
 <p>Zero-Deductible Glass</p> <p>Pay no deductible for damaged glass attached to your home or separate structures.</p>	 <p>Limit Leakage and Seepage</p> <p>Covers water damage, up to a stated amount, that results from slow, accidental leakage or seepage of water.</p>	 <p>Equipment Breakdown</p> <p>Adds coverage for damage caused by breakdown or rupture of boilers, or mechanical, electrical, electronic or fiber optic equipment.</p>
 <p>Home Sharing</p> <p>Provides coverage for short-term rental of all or part of the home.</p>	 <p>'a'er ~ac' up and Sump Overflow - All Types of Covered Property</p> <p>Coverage is available for water damage from sewer/drain backups or sump overflows, up to the stated limit. Does not cover flood damage.</p>	

This statement provides a list of some of the types of optional insurance coverages that may be available to you. Contact your  Agent, or us, to discuss these and other additional coverages.

Policy No. 

THIS DOCUMENT IS A SUMMARY OF YOUR HOMEOWNERS 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, INCLUDING 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 WILL PREVAIL.



INSURANCE

Farmers Smart Plan Townhouse® Declarations

Policy Number: [REDACTED]
Effective: 10/14/2024 12:01 AM
Expiration: 10/14/2025 12:01 AM
Named Insured(s): Pamela Jane Nye Family Trust
 1335 Palisades Dr
 Pacific Palisades, CA 90272
Property Insured: 1335 Palisades Dr
 Pacific Palisades, CA 90272-2153
Underwritten By: [REDACTED]
 [REDACTED]
 [REDACTED], CA [REDACTED]

Premiums

▶ **Policy Premium** **\$4,191.00**

*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 1973
Construction Type Frame with 0%-33% Masonry Veneer
Roof Type Composition Shingle
Roof Surface Material Type Composition Shingle

Age of Roof 24
Occupancy Owner Occupied (Primary Resident)

Number of Units 1

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$690,000
Extended Replacement Cost (In Addition to Coverage A Limit)	10% (\$69,000)
Coverage B - Separate Structures	\$69,000

Coverage	Limit
Coverage C - Personal Property	\$379,500
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	\$138,000
Additional Living Expense Term	12 Months

Policy No. [REDACTED]

Questions?



Manage your account:

Go to [REDACTED] .com to access your account any time!

Declarations (continued)

Liability Coverage

Coverage test	Limit
Coverage E - Personal Liability	\$1,000,000
Personal Injury	Not Covered
Increased Limit for HOA Loss Payment	\$51,500

Coverage	Limit
Coverage F - Medical Payments to Others	\$1,000

Additional Coverage Options

Coverage	Limit
Building Ordinance or Law (10% of Coverage A or B)	
Coverage A	\$69,000
Coverage B	\$6,900
Water Backup and Sump Overflow	Not Covered
Roof Materials Loss Settlement	Replacement Cost
Cyber and Identity Shield	Not Covered
Personal Property at 2nd Residence	\$37,950.00(10% of Personal Property Limit)
Theft of Jewelry Watches Furs	\$1,000/\$2,500
Theft of Firearms	\$2,500
Business Property - On Premises / Off Premises	\$2,500/\$500
Motor Vehicle Parts	Not Covered

Coverage	Limit
Portable Electronic Equipment - Off Premises	\$5,000
Money	\$250
Deeds, Securities, Valuable Papers	\$1,000
Theft of Silverware, Goldware	\$2,500
Fine Arts and Imported Rugs	\$5,000
Collectable Cards and Comic Books	\$200/\$1,500
Watercraft and Windsurfers	\$1,500
Trailers	\$1,200

Deductible

Type of Loss	Deductible
Liability Losses	\$0
Applicable to each covered loss except Water Loss	\$5,000
Water Loss (1% of Cov. A Limit)	\$6,900
Single Loss Deductible	Covered

Percent Deductibles adjust with changes to Cov. A Limit

▶ You have accumulated \$50 of Declining Deductibles[®] benefit to be used toward the deductible on your next covered loss.

Policy No. [REDACTED]

Questions?
[REDACTED]
[REDACTED]
[REDACTED]

Manage your account:

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