



HOMEINSURANCE.COM
PO BOX 59059
KNOXVILLE, TN 37950-9059
00132 670

Policy Number 987644253 633 1
Policy Period 10/08/20 - 10/08/21
12:01 AM STANDARD TIME AT THE RESIDENCE PREMISES

Thank you for your business!

FREDERICK SHADDOCK
806 N 4TH ST
FAIRFIELD IA 52556-2203

Thank you for renewing your homeowners insurance with Travelers. We truly appreciate your business, and we're always available to assist you with claims, questions or additional insurance needs.

Policy Renewal Package

Your renewal insurance policy includes your Declarations and updated endorsements. Please take a moment to review these important materials. If you have questions, please contact your agent, or insurance representative.

24/7/365 Claim Service - Doing More to Get Your Home Back in Order

If you need us, we'll be there. Just call our toll-free claim service number 1.800.252.4633 (1.800.CLAIM33) 24 hours a day, 365 days a year. We have highly trained representatives nearby, ready to make the claim process as easy as possible for you.

On behalf of all of us at Travelers, we thank you for your continued business.

Sincerely,

Michael Klein
President
Personal Insurance

QUESTIONS? CONTACT US!

Policy questions or changes	1.800.842.5075
Claim Service	1.800.CLAIM33
	1.800.252.4633
Billing and Payment Information . . .	1.800.550.7716
Online Service	mytravelers.com

P.S. We also offer other coverages designed to protect your assets, including car insurance, valuable items, additional liability (for lawsuits), boat, yacht and identity theft protection. **Discounts of up to 10% are available!** Contact your agent for more information.

IMPORTANT NOTICE

POLICYHOLDER NOTICE EXTRAORDINARY LIFE CIRCUMSTANCES

Travelers uses a credit-based Insurance Score to underwrite or rate your policy. We shall, upon your request, provide reasonable exceptions to our rates, rating classifications, company or tier placement, or underwriting rules or guidelines if you have experienced and your credit information has been directly influenced by any of the following events:

1. Catastrophic event, as declared by the federal or state government.
2. Serious illness or injury, or serious illness or injury to an immediate family member.
3. Death of a spouse, child or parent.
4. Divorce or involuntary interruption of a legally owed alimony or support payments.
5. Identity theft.
6. Temporary loss of employment for a period of three months or more, if such loss results from involuntary termination or employment.
7. Military deployment overseas.
8. Other events, as determined by the insurer.

For all questions and inquiries please contact our Insurance Score Resource Center at 1-800-550-7717.

IMPORTANT NOTICE ABOUT BILLING OPTIONS AND DISCLOSURES

This notice contains important information about our billing options and charges.

You have chosen to have your insurance premium paid through your mortgage company.

If your billing needs change, you may pay your premium by:

<u>Bill Plan</u>	<u>Monthly</u>	<u>Pay In Full</u>
Electronic Funds Transfer (EFT)	\$ 2.00	No Charge
Recurring Credit Card (RCC)	\$ 2.00	No Charge
Bill by Mail / Email	\$ 5.00	No Charge

Late Charge: \$10.00 per occurrence
Payments returned by your bank: \$20.00 per occurrence

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

Visit www.amp.travelers.com if you would like to enroll in our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plan.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-800-842-5075.



CONTINUATION DECLARATIONS

Homeowners Policy

INSURED AND AGENT INFORMATION

(Named Insured)

Name and Mailing Address

FREDERICK SHADDOCK
806 N 4TH ST
FAIRFIELD IA 52556-2203

Agent Information

HOMEINSURANCE.COM
PO BOX 59059
KNOXVILLE, TN 379509059

The Residence premises is located at

806 N 4TH ST
FAIRFIELD IA 52556-2203

Mortgagee Name and Address

1. JPMORGAN CHASE BANK NA
ISAOA
PO BOX 47020
DORAVILLE GA 30362
LOAN NUMBER 1156972147

POLICY INFORMATION

Homeowners Policy No.

987644253 633 1

Policy Period

10/08/20 - 10/08/21 12:01 A.M.
Standard Time at the residence premises

Your Insurer

The Travelers Home and Marine Insurance Company
One of The Travelers Property Casualty Companies
One Tower Square, Hartford, CT 06183

For Claim Service Call

1-800-CLAIM33

For Policy Service Call

1-800-842-5075

TOTAL POLICY PREMIUM

\$ 908.00

This is not a bill; you will be invoiced separately.

Continued on next page

POLICY COVERAGES AND LIMITS OF LIABILITY

	LIMIT
Section I - Property Coverages	
A - DWELLING.....	\$ 205,000
B - OTHER STRUCTURES.....	\$ 20,500
C - PERSONAL PROPERTY.....	\$ 143,500
D - LOSS OF USE.....	\$ 61,500
LIMITED FUNGI, OTHER MICROBES OR ROT REMEDIATION	
Section I - Property Coverage.....	\$ 5,000
Section II - Liability Coverages	
E - Personal Liability (Bodily Injury and Property Damage) Each Occurrence..	\$ 300,000
F - Medical Payments to Others Each Person.....	\$ 1,000

POLICY SAVINGS AND DEDUCTIBLES

Your Savings

The following credits or discounts reduced your premium: Account Discount, Loss Free Discount, Protective Devices Discount

Deductibles	DEDUCTIBLE
Section I Property Coverages Deductible (All Perils).....	\$ 5,000

In case of loss under section I, only that part of the loss over the stated deductible is covered.

OPTIONAL ENDORSEMENTS AND COVERAGES

	LIMIT	PREMIUM
Optional Endorsements		
H0-290 (06-06) Personal Property Replacement Cost.....		Included*
Loss Settlement		
H0-825 (06-06) Functional Replacement Cost Loss.....		Included*
Settlement		

MANDATORY FORMS AND ENDORSEMENTS

H0-3 (10-06) Homeowners 3 Special Form
H0-300 IA (04-19) Special Provisions - Iowa

The Declarations with your Homeowners Policy, HO-3 (10-06), and the optional Endorsements and coverages listed above, form your Homeowners Insurance Policy.

***Note:** The additional cost for any optional endorsement or coverage shown as "Included" is contained in the Total Policy Premium amount.

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

You may be eligible for a policy in a newer product from one of our other Travelers companies. The way we determine the price for a policy is done differently for the newer product. For example, we may use new criteria, such as the building characteristics of your home, or we may use the existing criteria in a different manner. A new product policy might cost you less or more than what you now pay. It may also have different features than your current policy. You may continue with your current policy, or you may request a policy in the new program. We also offer many other ways to save on your premium. Travelers is here to help - so contact your agent or Travelers representative to discuss whether a different Travelers Homeowners insurance policy is right for you.

We have increased the coverage limit on your home by 3.3% to reflect the estimated cost to rebuild your home. This increase is based on information we received from CoreLogic, an independent firm specializing in construction costs. Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. If you disagree with your coverage limit, please contact your Travelers representative or agent who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

Continued on next page

For Your Information (continued)

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us, protecting your home with safety devices and being claim free, go to www.travelers.com/discounts. Once at the website, type in your policy number 9876442536331 and product code HQ2 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

We use Insurance Score as one factor in determining the premium on our policies. If you would like to have your Insurance Score updated, please call 1-800-842-5075.

This is not a bill. The mortgagee will be billed separately for this policy.

Thank you for insuring with Travelers. We appreciate your business. If you have any questions about your insurance, please contact your agent or representative.

These declarations with policy provisions H0-3 (10-06) and any attached endorsements form your Homeowners Insurance Policy. Please keep them with your policy for future reference.

PRIVACY NOTICE

Privacy Statement for Individual U.S. Personal Insurance Consumers

Your privacy is important to us. When we quote or sell an insurance policy to a person, we get information about the people and property that we're insuring. This Privacy Notice describes the types of information about you ("personal information") we collect, where we get it, and how we use, share and protect it. It applies to current and former Travelers personal insurance customers in the United States.

A few key points include:

- We collect personal information from you, your agent, and from third parties
- We will not share your personal information with others for their marketing purposes without your permission
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information

What type of information do we collect?	<p>You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following:</p> <ul style="list-style-type: none">• Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.• Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.• Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.• Information from government agencies or independent reporting companies.• Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).• In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.
--	--

<p>How do we use your personal information?</p>	<p>We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law.</p> <p>Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information.</p> <p>When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.</p>
<p>How do we share your personal information?</p>	<p>We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent.</p> <p>We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others.</p> <p>We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.</p>
<p>How do we protect your personal information?</p>	<p>We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.</p>

How can I review and correct the personal information you have about me?	<p>If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.</p> <p>You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments.</p> <p>For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.</p>
---	--

This notice is given by The Travelers Indemnity Company and its personal insurance property casualty affiliates.

This notice may be amended at any time. The most current version will be posted on Travelers.com.

A statement concerning our use of Insurance Score is available on request for Oregon residents.

Water

Water

Everywhere ...

Am I protected from Flood? PROBABLY NOT!

Flooding occurs in EVERY state! Many people find out too late that they are at risk for flooding, and even worse that their property insurance doesn't cover flood damage.

- Your Homeowners policy DOES NOT cover flood loss to your home and contents.
- In certain areas, the chance of a flood loss is 25% greater than a loss due to a fire during a 30-year mortgage.
- Six out of every ten declared disasters involve flooding!
- Homes in areas where there is new construction or where there have been other events, such as forest fires, may be in greater danger than in the past because of changes to the land around them.
- 25% of all floods occur outside of a high-risk flood area.
- Federally backed mortgages in certain areas require flood insurance policies for the life of the mortgage.

To ensure that your property and belongings are protected, call your **independent insurance agent**.

Even if you already have a flood policy, you may want to discuss coverages with your agent to ensure that your policy is up to date.

TRAVELERS 

