FOREMOST
A Farmers Insurance® Company

N RB 721530
381 -0091353015

INSURANCE ANSWER CENTER LLC
C/O FX INS AGY LLC-FULFILLMENT
4804 LAUREL CANYON BLVD # 820
VALLEY VILLAGE CA 91607-3717

41

PHILLIP NEWTON
RACHEL NEWTON
160 HUDGINS LN
SUMMERTOWN TN 38483

THIS IS NOT A BILL

Dear PHILLIP NEWTON & RACHEL NEWTON:

Your renewal policy packet is enclosed. Please take a few minutes to read through the enclosed documents. This contract is your assurance of protection in case of an insured loss. Copies of your current policy forms are available upon your request. If you have any questions, please contact us at the address shown above or call us at 1-877-751-2391 .

The Amount of Insurance shown on your Declarations Page may have increased to keep pace with rising costs. If you want to increase or decrease your Amount of Insurance, you may do so by contacting your insurance representative. **It is important for you to be sure your policy provides the amount of insurance coverage you want for your home.**

Thank you for choosing us for your insurance.

Sincerely,

INSURANCE ANSWER CENTER LLC
C/O FX INS AGY LLC-FULFILLMENT
04-4850-001

P.S. Did you know . . . Electronic payments are available!

To sign up for electronic payments, please go to **foremostpayonline.com**. You may choose to have us automatically withdraw your premium payments electronically from your designated account as they come due, or go to **foremostpayonline.com** to see your bill and make a payment. As always, simply call our billing service at 1-800-532-4221 with questions about your bill.

Need to report a claim? The Claims Contact Center is available to take your call 24 hours a day, seven days a week at 1-800-527-3907, or you may report a claim online at **Foremost.com**.

FOREMOST
A Farmers Insurance® Company
Foremost Insurance Company Grand Rapids, Michigan

FOREMOST HOMEOWNERS DECLARATIONS PAGE

POLICY NUMBER: 381-0091353015-07
RENEWAL OF: 381-0091353015-06
POLICY PERIOD BEGINNING 06/20/22 **ENDING** 06/20/23 12:01 A.M. STANDARD TIME

YOU AS NAMED INSURED AND YOUR ADDRESS

PHILLIP NEWTON
RACHEL NEWTON
160 HUDGINS LN
SUMMERTOWN TN 38483

YOUR POLICY IS SERVICED BY

INSURANCE ANSWER CENTER LLC
C/O FX INS AGY LLC-FULFILLMENT
4804 LAUREL CANYON BLVD # 820
VALLEY VILLAGE CA 91607-3717

AGENCY CODE:
044850001

TELEPHONE:
1-877-751-2391

COVERAGES: Coverage is provided only where an Amount of Insurance or a Limit of Liability is shown and a premium is stated for the Peril Insured Against. Detailed descriptions and any limitations will be found in your policy.

AGGREGATE LIMIT: If your Declarations Page indicates SECTION II COVERAGES, the most we will pay in any one Policy Period for any one insured Location for Liability is $2,000,000 regardless of the number of claims, suits, accidents, or offenses.

LOCATION # 1

IMPORTANT RATING INFORMATION

PREMISES DESCRIPTION: 160 HUDGINS LN
SUMMERTOWN TN 38483-7347

CONSTRUCTION:	FRAME	**TERRITORY:**	B	**YR. BUILT:**	1990
FAMILIES:	1	**PROT. CLASS:**	9	**FORM:**	HO
OCCUPANCY:	PRIMARY	**RESP. FIRE DEPT.:**	SUMMERTOWN FS		
HYDRANT:	OVER 1,000 FEET	**COUNTY:**	LAWRENCE		
FIRE DEPT.:	OVER 5 MILES				

MORTGAGEE #1

LOAN NO.: 0020518882
LAKEVIEW LOAN SERVICING LLC
C/O LOANCARE ISAOA/ATIMA
PO BOX 202049
FLORENCE SC 29502-2049

SECTION I COVERAGES	AMOUNT OF INSURANCE	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
A. DWELLING	$ 199,171		$ 1,453.00
B. OTHER STRUCTURES	$ 19,917		INCLUDED
C. PERSONAL PROPERTY	$ 99,586		INCLUDED
D. ADDITIONAL LIVING EXPENSE	$ 39,834		INCLUDED

SECTION I LOSSES ARE SUBJECT TO A DEDUCTIBLE OF: $1,000 ALL PERILS

SECTION II COVERAGES	AMOUNT OF INSURANCE	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
E. COMP PERSONAL LIABILITY	$ 300,000 EA ACCIDENT		INCLUDED
F. MEDICAL PAYMENTS	$ 1,000 EA PERSON		INCLUDED

FORMS/ENDORSEMENTS THAT APPLY TO LOCATION # 1	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
2897 02/18 REQUIRED CHANGE - TENNESSEE		
6246 01/17 HOMEOWNERS INSURANCE POLICY		
6208 01/17 REPLACEMENT COST PERSONAL PROPERTY		$ 110.00
7310 01/17 MARRING COV OTH THAN METAL ROOF		$ 25.00
4140 01/17 LIMITED MATCHING COVERAGE		$ 45.00

DISCOUNTS/SURCHARGES THAT APPLY TO LOCATION # 1	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
AGE OF HOME		
CLAIMS FREE DISCOUNT		
DEADBOLT DISCOUNT		
SMOKE DETECTORS DISCOUNT		

LOCATION # 1 Annual Premium $ 1,633.00

TOTAL ANNUAL POLICY PREMIUM $ 1,633.00

MINIMUM EARNED PREMIUM $100

THIS DECLARATIONS PAGE WITH YOUR FOREMOST POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THE ABOVE NUMBERED POLICY.

Processed: April 21, 2022

LIMITED MATCHING COVERAGE

(For composition shingled roofs, soffit, fascia, and vinyl or aluminum siding)

4140 01/17

SECTION I - Your Property Coverages

The following Additional Coverage is added:

Limited Matching Coverage. If an insured loss requires replacement of vinyl or aluminum exterior siding, roof materials for composition shingled roofs, soffit, or fascia (herein the property) on your dwelling or other structure and the replacement property does not match with the existing undamaged property because the existing undamaged property is obsolete or discontinued, we will pay up $ 30,000 to replace existing undamaged property with the same materials that are used to replace the insured damaged property to achieve a reasonable uniform appearance.

You must actually replace the existing undamaged property with the same materials that are used to repair or replace the insured damaged property to collect any payment under this additional coverage.

You must provide verification that your roof covering is less than fifteen years old in order for this additional coverage to apply to roof materials for composition shingled roofs.

This coverage is included in and does not change the Amount of Insurance that applies to Coverage A - Dwelling or Coverage B - Other Structures shown on the Declarations Page.

Your deductible will apply to this coverage.

All other provisions of your policy apply.

Available Features and Optional Coverages for Your Homeowners Policy

We're pleased you've selected us to insure your home. Our goal is to offer you insurance that provides you the coverage you want at a reasonable price. One way we do this is by letting you customize your insurance coverage so that it's what you want.

We provide comprehensive coverage for your Dwelling and Other Structures. That means you're covered for any direct and accidental physical loss subject to the policy conditions and exclusions listed in your policy.

You can tailor your policy. Your policy is designed to give you several ways to balance the level of coverage you want with your budget. Here are a few of the most popular coverage options you can add to your policy:

- **Replacement Cost for your Personal Property:** Pays to replace your damaged personal belongings with brand new or similar quality items in the event of a covered loss.
- **Earthquake Coverage:** Insures your Dwelling, Other Structures and Personal Property against damage caused by an earthquake.
- **Identity Fraud Coverage:** Reimburses you for certain expenses necessary to correct erroneous information and restore your credit when an unauthorized person criminally incurs debt in your name. A credit monitoring option is also available for additional premium.
- **Unrelated Named Insured Coverage:** Extends policy coverage to individuals who reside in your owner-occupied home full-time, but are not members of your family.
- **Personal Property Comprehensive Coverage:** Changes the Section I - Insured Perils for Coverage C - Personal Property from named perils to comprehensive coverage for direct and accidental physical loss subject to policy conditions and exclusions. This endorsement is not available for a seasonal or secondary residence.
- **Scheduled Personal Property Coverage:** Provides additional coverage for specific valuable personal property items, such as jewelry, special collections, and guns.
- **Water Backup of Sewers or Drains:** Provides a limited amount of coverage for direct loss to insured property caused by water or sewage which backs up through sewers and drains or overflows from a sump pump. This can be purchased with a $5,000 or $10,000 limit.
- **Limited Matching Coverage:** Provides a limited amount of coverage to replace obsolete or discontinued undamaged composition shingle roofs, soffit or fascia and vinyl or aluminum siding in order to match the replaced property. This can be purchased with a $10,000 or $30,000 limit.
- **Marring Coverage Other than Metal Roof Covering:** Provides coverage for wind or hail that results in marring of metal gutters, downspouts, metal roof material or components, metal components of doors, windows, solar panels, and heating or air conditioning systems. This coverage does not insure marring of metal roof surfaces.
- **Home-Sharing Coverage:** Provides coverage when your Dwelling is occasionally rented on a short-term basis.
- **Sinkhole Coverage:** Provides coverage for damage to your insured dwelling, other structures, and personal property caused by sinkhole activity.

More Ways to Customize Your Coverage

Special Amounts of Insurance. Your policy includes special limits for certain types of personal property like jewelry, furs, business property and watercraft. You'll find these special limits listed in your policy. In many cases you can purchase additional coverage for these items.

Liability Coverage. If you're found legally responsible for an accident that causes injury or property damage to someone who doesn't live in the home, liability insurance can help. It applies to things like medical bills, lost wages, property damage, and can also pay for attorney fees and legal costs if you're sued after the accident. You can select coverage amounts from $100,000 to $1,000,000.

Deductible. This is the amount of the loss for which you are responsible. Higher deductibles will reduce your premium, but the amount of the loss for which you are responsible will be higher. In most cases, you can choose your deductibles. There may be separate deductibles for different types of losses.

Discounts. To verify you've received all the discounts that apply to you, check your Declarations Page to make sure the information is correct. Some ways you may qualify for a premium reduction are if you or your spouse are age fifty or older, if you have another personal lines or qualifying life policy with Foremost, Farmers®, Bristol West® or 21st Century®, if you qualify for a non-smoker discount, if you pay your policy premium in full, if your home is made of certain construction materials, if you have fire or burglar alarms, or if you're a member of certain affinity groups.

Flood. Coverage for flood is available in most communities through the National Flood Insurance Program. Your insurance agent or broker can help you obtain flood insurance. You can also learn more at www.floodsmart.gov or by calling 1-888-379-9531.

Find out more. We encourage you to make sure you have the coverage you want for your property. This form lists only a few of the optional coverages that we offer and each description simply summarizes the coverage. Since this summary is not part of your policy, please read the actual policy language as it takes precedence over these summaries. A fee applies for most of the optional coverages listed and you must meet certain established criteria for some of them before they can be added to your policy. Not all features, discounts or coverage options are available in all areas or for all products.

If you have any questions or are interested in adding an optional coverage you don't have, or one that you don't see listed above, please contact your insurance representative. They will be able to review your policy and coverage options with you. You'll find their name and address listed on the left side of your policy Declarations Page.

Please take a moment to read your policy and review the information shown on your Declarations Page. This information is used to rate your policy and assures you are charged the correct premium. If you have questions or concerns, your insurance representative will be happy to work with you to address them.

We consider it a privilege to be in business to serve policyholders like you. Thanks again for choosing our company. As one of over two million policyholders who trust us to insure their financial investment against the unexpected, you've made a good choice.

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 personal 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	Purpose of Use	What may be included in this category	Some examples
Internal	Authenticate your identity; create, maintain and secure your account with us; maintain your preferences.	Knowledge and Belief, Authenticating, Preference	Passwords, PIN, mother's maiden name, individual interests
Historical	Complete a transaction for which the personal information was collected.	Personal history	Past claims, prior insurance carriers, prior addresses, medical history, criminal history
Financial	Process your billing; make payments; complete a transaction for which the personal information was collected.	Account, Ownership, Transactional, Credit	Credit card number, bank account, records of real or personal property, credit, income, loan records, taxes
External	Identify information to verify you; complete a transaction for which the personal information was collected; deliver product offerings relevant to you.	Identifying, Demographic, Sexual, Medical and Health, Physical Characteristics	Name, username, government issued identification, social security number, gender, browsing behavior, age range, income bracket, physical and mental health, medical records
Social	Establish your communication preferences; complete a transaction for which the personal information was collected; service or process an application, policy, account or claim.	Professional, Criminal, Public Life, Family, Social Network, Communication	Job titles, work history, school attended, convictions, charges, marital and family status, email, telephone recordings
Tracking	Contact you; provide relevant information; provide a location-based product or service requested by you.	Computer or Mobile Device, Contact, Location	IP Address, geolocation, email address, physical address, telephone number, country

We collect certain information ("nonpublic personal information") about you and the members of your household ("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, applications, use of our social media sites, and interaction with our online advertisements; and
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information and insurance claims 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 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 do not disclose any nonpublic personal information about you as our customer or former customer, except as described in this notice. 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 Foremost 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

We will not disclose nonpublic personal information, as described above in **Information We Collect**, except with affiliates of Foremost as permitted by law including:

- Financial service providers, such as insurance companies and reciprocals, investment companies, underwriters, brokers/dealers; and
- 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 transaction and experience information with you. We will not share with our affiliates information we receive from a credit reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

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.

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 nonaffiliated third parties as permitted by law. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out or, if applicable, to opt-in.

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.

Affiliates

The following is a list of some but not all of our affiliates: Farmers Insurance Group of Companies including Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, and Mid-Century Insurance Company, Bristol West Insurance Group including Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), and 21st Century Insurance & Financial Services including 21st Century Indemnity Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century National Insurance Company, 21st Century Premier Insurance Company, and 21st Century Security 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.

More Information about the Federal Laws?

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

Any Questions?

Please visit our website at www.foremost.com.

Signed: Foremost Insurance Company Grand Rapids, Michigan Foremost Signature Insurance Company
Foremost Property and Casualty Insurance Company Foremost Lloyds of Texas
Foremost County Mutual Insurance Company

The above is a list of the Foremost companies on whose behalf this notice is being sent.