



- Adult Day Care Liability (for those providing adult day care in their home)
- Energy Efficiency Upgrade (for replacing damaged heating unit, air conditioning unit, or water heater with equipment that is more energy efficient)
- Home Rental (for those who rent out their home for more than 30 nights yearly)
- Home Systems Protection (for covering the breakdown of permanently installed equipment)
- Service Line (for the cost of repairing damaged underground utility lines)
- Increased Personal Property (for higher limits above the standard policy limit, which is a percentage of your Coverage A-Dwelling amount)

**This notice contains only a general description of the coverages and is not a contract. All coverages are subject to the provisions in the policy itself.** Should you have a need for any of these coverages or higher limits, contact your State Farm Agent to discuss details, cost and eligibility.

**IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING**

This policy does not cover damage to your property caused by flooding. You may be eligible for such coverage through the National Flood Insurance Program ("NFIP"), if you live in a participating community. For more information, contact your State Farm® agent or visit [floodsmart.gov](https://www.floodsmart.gov).

State Farm Fire and Casualty Company  
A Stock Company With Home Offices in Bloomington, Illinois  
  
PO Box 853907  
Richardson, TX 75085-3907

AT2 H-06-7112-FB38 F H W  
3200  
BROOKS, ERIN J & IAN  
1860 S 123RD ST  
OMAHA NE 68144-2750



RENEWAL DECLARATIONS

AMOUNT DUE: None  
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: 27-B0-V993-1

Policy Period: 12 Months  
Effective Dates: AUG 08 2020 to AUG 08 2021  
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent  
CHRIS J CONRAD INS AGENCY INC  
1260 QUINCE AVE  
CRETE NE 68333-2163

Phone: (402) 826-5000

Homeowners Policy

Location of Residence Premises  
1860 S 123RD ST  
OMAHA NE 68144-2750

Construction: Frame  
Year Built: 1960

Automatic Renewal  
If the POLICY PERIOD is shown as 12 MONTHS, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

NOTICE: Information concerning changes in your policy language is included. Please call your agent with any questions. Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

PREMIUM

Annual Premium	\$1,556.00
Your premium has already been adjusted by the following:	
Home/Auto Discount	Claim Record Discount
Total Premium	\$1,556.00

3200 06  
20 001288 H



NAMED INSURED	MORTGAGEE AND ADDITIONAL INTERESTS	
BROOKS, ERIN J & IAN	<b>Mortgagee</b> WELLS FARGO BANK NA #936 ITS SUCCESSORS AND/OR ASSIGNS PO BOX 100515 FLORENCE SC 29502-0515	Loan Number: 0596956441

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 193,000
Other Structures	\$ 19,300
B Personal Property	\$ 144,750
C Loss of Use	\$ 57,900
<b>Additional Coverages</b>	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 300,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

INFLATION

Inflation Coverage Index: 271.1
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DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses 2%	\$ 3,860

LOSS SETTLEMENT PROVISIONS

A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

JUN 04 2020

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**FORMS, OPTIONS, AND ENDORSEMENTS**

HW-2127	Homeowners Policy
Option ID	Increase Dwlg up to \$38,600
Option OL	Ordinance/Law 10%/ \$19,300
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
HO-2288	*Ho Amendatory Endorsement
HO-2356	*Amendatory End - Liability *New Form Attached

**ADDITIONAL MESSAGES**

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

**Other limits and exclusions may apply - refer to your policy**

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

**Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Youall*  
Secretary

*Michael J. Tipton*  
President

o1F1083A

**Your coverage amount....**

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

## IMPORTANT NOTICE

### Regarding Changes to Your Policy

Effective with this policy term, **HO-2288 HOMEOWNERS AMENDATORY ENDORSEMENT (Nebraska)** is added to your policy.

This notice summarizes the changes being made to your policy. Please read the new endorsement carefully and note the following changes:

- Under **DEFINITIONS**, the definition of “occurrence” has been updated as it relates to bodily injury and property damage. In order to be considered one occurrence, bodily injury and property damage may occur from continuous or repeated exposure.
- Editorial changes have been made to the following provisions:
  - **SECTION I – CONDITIONS**, Mortgagee Clause
  - **SECTION I AND SECTION II – CONDITIONS**, Cancellation
  - **SECTION I AND SECTION II – CONDITIONS**, Nonrenewal
  - **OPTIONAL POLICY PROVISIONS**, Option ID – Increased Dwelling Limit
- Under **SECTION I AND SECTION II – CONDITIONS**, Electronic Delivery has been deleted.

Endorsement **HO-2288** follows this notice. Please read it thoroughly and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This notice is a general description of coverage and/or coverage changes and is not a statement of contract. This message does not change, modify, or invalidate any of the provisions, terms, or conditions of your policy, or any other applicable endorsements.

### HOMEOWNERS AMENDATORY ENDORSEMENT (Nebraska)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

#### DEFINITIONS

The definition of “**occurrence**” is replaced by the following:

“**occurrence**”, when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results in:

- a. **bodily injury**; or
- b. **property damage**;

during the policy period. All **bodily injury** and **property damage** resulting from one accident, series of related accidents, or from continuous or repeated exposure to the same general conditions is considered to be one **occurrence**.

#### SECTION I – CONDITIONS

Under **Mortgagee Clause**, paragraph 10.c. is replaced by the following:

- c. If **we** cancel this policy, the mortgagee will be notified at least 10 days before the date cancellation takes effect.

#### SECTION I AND SECTION II – CONDITIONS

Under **Cancellation**, 5.b. is replaced by the following:

- b. **We** may cancel this policy by providing notice to a named insured shown on the **Declarations**. The notice will provide the date cancellation is effective.
  - (1) When **you** have not paid the premium, **we** may cancel at any time by providing notice at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to **us** or **our** agent or under any finance or credit plan.
  - (2) When this policy has been in effect for less than 60 days and is not a renewal with **us**, **we** may cancel for any reason. **We** may cancel by providing notice at least 60 days before the date cancellation takes effect.
  - (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with **us**, **we** may cancel:
    - (a) if there has been a material misrepresentation of fact that, if known to **us**, would have caused **us** not to issue this policy;
    - (b) if the risk has changed substantially since this policy was issued;

- (c) if an **insured** has submitted a fraudulent claim;
- (d) if an **insured** violates any of the terms or conditions of this policy;
- (e) upon certification to the Director of Insurance of loss of reinsurance by **us** which provided coverage to **us** for all or a substantial part of the underlying risk insured; or
- (f) upon determination by the director that the continuation of this policy could place **us** in violation of the insurance laws of this State.

**We** may cancel this policy by providing notice at least 60 days before the date cancellation takes effect.

- (4) When this policy is written for a period longer than one year, **we** may cancel for any reason at anniversary. **We** may cancel by providing notice at least 60 days before the date cancellation takes effect.

**Nonrenewal** is replaced by the following:

**Nonrenewal.** If **we** decide not to renew this policy, then, at least 60 days before the end of the current policy period, **we** will provide a nonrenewal notice to a named insured shown on the **Declarations**.

**Electronic Delivery** is deleted.

HO-2288

## OPTIONAL POLICY PROVISIONS

**Option ID** is replaced by the following:

**Option ID – Increased Dwelling Limit.** **We** will settle losses to damaged **building structures** covered under **COVERAGE A – DWELLING** according to the **Loss Settlement Provision** shown in the **Declarations**.

1. If the amount **you** actually and necessarily spend to repair or replace the damaged **dwelling** exceeds the limit of liability shown in the **Declarations** for Coverage A – Dwelling, **we** will pay the additional amounts not to exceed the Option ID limit shown in the **Declarations**.
2. If the amount **you** actually and necessarily spend to repair or replace damaged **building structures** covered under **COVERAGE A – DWELLING, Other Structures** exceeds the limit of liability shown in the **Declarations** for Other Structures, **we** will pay the additional amounts not to exceed 10% of the Option ID limit shown in the **Declarations**.

**Report Increased Values.** **You** must notify **us** within 90 days of the start of construction on any new **building structure** costing \$5,000 or more; or any additions to or remodeling of **building structures** that increase their values by \$5,000 or more. **You** must pay any additional premium due for the increased value. **We** will not pay more than the applicable limit of liability shown in the **Declarations** if **you** fail to notify **us** of the increased value within 90 days.

All other policy provisions apply.



IMPORTANT NOTICE

Regarding Changes to Your Policy

Effective with this policy term, **HO-2356 AMENDATORY ENDORSEMENT – SECTION II – LIABILITY COVERAGES** is added to your policy.

This notice summarizes the changes being made to your policy. Please read the new endorsement carefully and note the following changes:

- Under **SECTION II – EXCLUSIONS**, Under item 2.a., language has been added to the exclusion to create exceptions for written contracts that directly relate to the ownership, maintenance, or use of any insured location and when the liability of others is assumed by you.
- Under **SECTION II – EXCLUSIONS**, Under item 2.c., language has been added to the exclusion to create an exception for pet damage to property rented to, used or occupied by, or in the care, custody, or control of any insured.

Endorsement **HO-2356** follows this notice. Please read it thoroughly and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This notice is a general description of coverage and/or coverage changes and is not a statement of contract. This message does not change, modify, or invalidate any of the provisions, terms, or conditions of your policy, or any other applicable endorsements.

**AMENDATORY ENDORSEMENT- SECTION II – LIABILITY COVERAGES**

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY, CONDOMINIUM UNITOWNERS POLICY, and RENTERS POLICY

**SECTION II – EXCLUSIONS**

Under **SECTION II – EXCLUSIONS**, 2.a. and 2.c. are replaced by the following:

2. Coverage L does not apply to:

a. liability:

(1) for **your** share of any loss assessment charged against all members of any type of association of property owners; or

(2) imposed on or assumed by any **insured** through any unwritten or written contract or agreement. This exclusion does not apply to:

(a) liability for damages that the **insured** would have in absence of the contract or agreement; or

(b) written contracts:

(i) that directly relate to the ownership, maintenance, or use of any **insured location**; or

(ii) when the liability of others is assumed by **you** prior to the **occurrence**;

unless excluded elsewhere in the policy;

c. **property damage** to property rented to, used or occupied by, or in the care, custody, or control of any **insured** at the time of the **occurrence**. This exclusion does not apply to **property damage** caused by:

(1) fire;

(2) smoke;

(3) explosion;

(4) abrupt and accidental damage from water; or

(5) household pets, up to \$500 in excess of **your** security deposit;
- All other policy provisions apply.
- HO-2356
- ©, Copyright, State Farm Mutual Automobile Insurance Company, 2019



**IMPORTANT NOTICE . . . Discounts and Rating**

The longer you are insured with State Farm® and the fewer claims you have, the lower your premium. For policyholders insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Premium adjustments under the Claim Record Rating Plan are based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Plan(s) that applies in your state/province, claims considered for the Plans generally include claims resulting in a paid loss and may include weather-related claims. Additionally, depending on your state/province’s plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Free Discount is in effect in your state/province, the Claim Record Rating Plan that applies in your state/province, and the claims we consider for the Plans, please contact your State Farm agent.

553-2798 (C)      (10/07)

**IMPORTANT NOTICE . . . Information Regarding Your Premium**

Claims and information from other State Farm® policies in your household may have been used to determine the premium shown. A policy may be considered “in your household” if, according to our records, the policy has a name and address in common with this policy.

Consumer reports may also be used to determine the price you are charged. We may obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score.

If a credit-based insurance score is used, you have the right to request, no more than once in a 12 month period that your policy be re-rated. Re-rating could result in a lower rate, no change in rate or a higher rate.

553-3145 (C)      (10/09)

# NOTICE TO POLICYHOLDER

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the “Date Prepared” on your Renewal Declarations are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the “Date Prepared” on your Renewal Declarations will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-4157 (C)

# PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Declarations reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-4156