

**MetLife**® Auto & Home

CHARLES D DELISI  
2060 WILSON AVE #2  
ST PAUL MN 55119

RECEIVED  
NOV 13 2012  
CITY CLERK

INSURING COMPANY:  
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
POLICY NUMBER: 1099070171

**FOR YOUR INFORMATION . . .  
A STATE-REQUIRED MESSAGE ABOUT LOSSES  
THAT RESULT IN AN INSURANCE CLAIM**

According to our records, you have recently filed the following claim under this policy. We know that this can often cause a lot of stress in a person's life, and hope that you have been satisfied with the service we have provided thus far.

CAUSE OF CLAIM	DATE OF CLAIM
ALL OTHER	10/01/2011

State law requires us to inform you that two or more non-weather related losses could cause us to refuse to renew your policy if it occurs within a three year period.

**Any future losses may result in nonrenewal of this policy.**

If you have any questions about this information, please call your representative, Independent Agent or our Customer Service Department at the number indicated on the Customer Service and Claim Directory.

**Thank you for insuring with us.**

MetLife® Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI



July 17, 2012

Charles D. Delisi  
2060 Wilson Ave #2  
St Paul, MN 55119

Our Customer: Charles D. Delisi  
Our Claim Number: JDC49037 5B  
Date of Loss: October 25, 2011

Dear Charles D. Delisi:

We appreciate the opportunity to service your insurance needs and we thank you for choosing Metropolitan Property and Casualty Insurance Company.

You will be receiving a check under separate cover in the amount of \$2473.45 representing the actual cash value/fair market value of your damages less your policy deductible. The total repair/replacement cost of your damages has been determined to be \$10571.67. This initial payment was calculated as follows:

\$10,571.67	Replacement Cost
\$2,118.89	Recoverable Depreciation
\$0,000.00	Non-Recoverable Depreciation
\$8,452.78	Actual Cash Value Before Deductible
\$0,500.00	Deductible
\$5,479.33	Prior Payments Issued
\$0,000.00	Home Depot Card issued
\$2,473.45	<b>Initial Payment</b>

Once repair/replacement is completed, you will be entitled to receive the *recoverable depreciation* amount not to exceed \$2118.89. However, the payment amount cannot exceed the actual cost to repair or replace the damaged property. *For further explanation, please refer to the property loss settlement section of your policy where we explain how we settle a property loss.*

Provided you still have an insurable interest in the property, please contact us within 180 days of the date of this letter if you wish to make a claim for the *recoverable depreciation* amount. In order to receive this payment, you will need to submit final invoices for the repair/replacement of the damaged property. In addition, we may require an inspection of your property before issuing the *recoverable depreciation* payment.



Enclosed is a copy of the estimate on which we based our payment. Please provide a copy of this estimate to the contractor of your choice. If your contractor should find this estimate insufficient, please send us your contractor's detailed estimate for our review and approval of any supplement prior to the beginning of repairs. Should you choose to proceed with the work before our review is complete, we may decline your request for additional payment.

Our goal is to provide outstanding claim service. If you have any questions or concerns regarding this claim, please do not hesitate to call us at (800) 854-6011 ext. 7563.

Thank you once again for allowing Metropolitan Property and Casualty Insurance Company to service your insurance needs.

Sincerely,

Nicholas Brau - FLD  
Metropolitan Property and Casualty Insurance Company  
Senior Claim Adjuster  
(800) 854-6011 Ext. 7563  
Fax: (866) 947-4412  
Email: nbrau@metlife.com

MINNESOTA LAW REQUIRES US TO NOTIFY YOU OF THE FOLLOWING: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

A

MetLife Auto & Home®  
Homeowner Operations Field Claim Office  
Mail Processing Center  
P.O. Box 2201  
Charlotte, NC 28241  
(800) 854-6011

MetLife®

June 4, 2012

Charles D. Delisi  
2060 Wilson Ave #2  
St Paul, MN 55119

Our Customer: Charles D. Delisi  
Our Claim Number: JDC49037 5B  
Date of Loss: October 25, 2011

Dear Charles D. Delisi:

We recognize that your home is one of your most valuable assets, and want to help you put things back the way they were – as quickly as possible.

As you may be unfamiliar with state laws relative to claims filed with your insurer, please read the attached notice entitled “**Important Information About Claim History and Your Homeowners Policy**” which reviews Minnesota regulations applicable to the number of claims filed in a three-year period.

If there’s anything further I can do to assist you at this time, please give me a call anytime between the hours of 8:00 am and 4:30 pm, Monday through Friday.

As always, thank you for insuring with Metropolitan Property and Casualty Insurance Company.

Sincerely,

Nicholas Brau - FLD  
Metropolitan Property and Casualty Insurance Company  
Senior Claim Adjuster  
(800) 854-6011 Ext. 7563  
Fax: (866) 947-4412

*Important Information About  
Claim History and Your Homeowners Policy*

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI



Please refer to the following to determine which coverages are available to you under your policy\*\*

<b>Dwelling:</b>	\$249,700
Private Structures:	\$49,940
Contents:	\$187,390
<b>Loss of Use:</b>	\$62,425
<b>Policy Deductible:</b>	\$0500
<b>Liability:</b>	\$300,000
<b>Medical Payments:</b>	\$2,500

\*\*Policy endorsements and deductibles may modify coverage.

MINNESOTA LAW REQUIRES US TO NOTIFY YOU OF THE FOLLOWING: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime. Minnesota law gives you the right to choose a repair shop to fix your vehicle. Your policy will cover the reasonable costs of repairing your vehicle to its pre-accident condition no matter where you have repairs made. Have you selected a repair shop or would you like a referral?

Insured: CHARLES D DELISI  
Property: 702 3RD ST E  
ST PAUL, MN 55106  
Home: 2060 WILSON AVE #2  
ST PAUL, MN 55119

Other: (651) 731-3568

Claim Rep.: Nic Brau  
Position: Claim Adjuster, AIC  
Business: P.O. Box 2201  
Charlotte, NC 28241

Business: (800) 854-6011 x 7563  
Fax: (866) 947-4412  
E-mail: nbrau@metlife.com

Estimator: Nic Brau  
Position: Claim Adjuster, AIC  
Business: P.O. Box 2201  
Charlotte, NC 28241

Business: (800) 854-6011 x 7563  
E-mail: nbrau@metlife.com

**Claim Number:** JDC49037

**Policy Number:** H 109907017-1

**Type of Loss:** Ice/Snow

Date Contacted: 6/4/2012 11:00 PM

Date of Loss: 10/25/2011

Date Received: 6/4/2012

Date Inspected: 6/8/2012 7:00 AM

Date Entered: 6/4/2012 1:52 PM

Date Est. Completed: 7/17/2012 8:52 PM

Price List: MNMN7X\_JUN12  
Restoration/Service/Remodel  
Estimate: CHARLES\_D\_DELISI

MetLife Auto & Home is committed to guiding you through the claim process with all of the care, expertise and practical information that we can provide. We want to provide you with an exceptional customer experience and will work hard to deliver that service now and in the future. The following report has been generated, detailing the scope and estimate to cover the cost of the covered damages related to your recent claim. We encourage you to review this estimate and contact your adjuster if you have any further questions regarding this report.

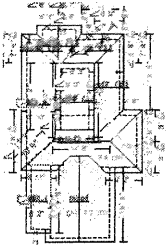
Your perspective on our service delivery is very important to us. We know that your feedback and suggestions are a valuable source of insight. If you have questions or comments, at any time during the claim process, please do not hesitate to contact us and we would be more than happy to assist you.

Please notify your MetLife adjuster immediately if additional covered damage is identified. It is also very important to communicate to your MetLife adjuster if your contractor's estimate exceeds the agreed values provided in this report. Your failure to provide timely notification to MetLife may impact our ability to provide coverage for supplemental charges.

We want to know if you were satisfied with your claim experience. You may receive a follow up phone call that will invite you to take a brief survey. The survey consists of a few questions that will allow you to rate your experience from 0 (poor) to 9 (outstanding). We would really value your feedback and encourage your participation in this important process. The MetLife Auto & Home Claims Team wishes you the best with the completion of the repairs. We know that you have a choice when selecting your insurance provider. Thank You for choosing MetLife Auto & Home.

**CHARLES\_D\_DELISI**

**Main Level**



**Roof**

1636.80 Surface Area	16.37 Number of Squares
345.27 Total Perimeter Length	45.45 Total Ridge Length
35.77 Total Hip Length	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Remove Tear off composition shingles (no haul off)	14.28 SQ	34.41	491.37	(0.00)	491.37
Remove Additional layer of comp. shingles, remove (no haul off)	14.28 SQ	29.36	419.26	(0.00)	419.26
Roofing felt - 15 lb.	2.91 SQ	22.81	66.38	(33.19)	33.19
Area of felt adjusted to reflect Ice and Water shield application					
Ice & water shield	1,137.00 SF	1.28	1,455.36	(485.12)	970.24
3 tab - 25 yr. - comp. shingle roofing - w/out felt	16.00 SQ	169.52	2,712.32	(1,084.93)	1,627.39
R&R Chimney flashing - average (32" x 36")	1.00 EA	259.96	259.96	(69.59)	190.37
Drip edge	345.27 LF	1.58	545.53	(155.87)	389.66
Valley metal - (W) profile	43.00 LF	4.56	196.08	(56.02)	140.06
Furnace vent - rain cap and storm collar, 5"	1.00 EA	37.20	37.20	(14.88)	22.32
Roof vent - turtle type - Plastic	2.00 EA	35.70	71.40	(20.40)	51.00
Flashing - pipe jack	3.00 EA	26.08	78.24	(22.35)	55.89
Exhaust cap - through roof	1.00 EA	64.69	64.69	(18.48)	46.21
Flashing - kick-out diverter	10.00 EA	32.24	322.40	(92.11)	230.29
Taxes, insurance, permits & fees (Bid item)	1.00 EA	100.00	100.00	(0.00)	100.00
Remove Additional charge for high roof (2 stories or greater)	16.37 SQ	4.62	75.63	(0.00)	75.63
Additional charge for high roof (2 stories or greater)	16.37 SQ	12.40	202.99	(0.00)	202.99
Remove Additional charge for steep roof - 7/12 to 9/12 slope	14.28 SQ	12.22	174.50	(0.00)	174.50
Additional charge for steep roof - 7/12 to 9/12 slope	14.28 SQ	28.08	400.98	(0.00)	400.98
Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	342.54	342.54	(0.00)	342.54
R&R Rubber roofing - Fully adhered system - 60 mil	2.15 SQ	466.49	1,002.96	(0.00)	1,002.96
Remove Insulation - ISO board, 3"	2.15 SQ	35.37	76.05	(0.00)	76.05
R&R Fiberboard - 1/2"	215.00 SF	1.11	238.65	(0.00)	238.65

CONTINUED - Roof

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Cap flashing	60.00 LF	16.46	987.60	(0.00)	987.60
<b>Totals: Roof</b>			<b>10,322.09</b>	<b>2,052.94</b>	<b>8,269.15</b>
<b>Total: Main Level</b>			<b>10,322.09</b>	<b>2,052.94</b>	<b>8,269.15</b>

Front Elevation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
No storm damage					
<b>Totals: Front Elevation</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Right Elevation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
No storm damage					
<b>Totals: Right Elevation</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Rear Elevation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
No storm damage					
<b>Totals: Rear Elevation</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Left Elevation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
No storm damage.					
<b>Totals: Left Elevation</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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<b>Line Item Totals: CHARLES_D_DELISI</b>	<b>10,322.09</b>	<b>2,052.94</b>	<b>8,269.15</b>
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**Grand Total Areas:**

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
1,328.93 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,636.80 Surface Area	16.37 Number of Squares	345.27 Total Perimeter Length
45.45 Total Ridge Length	35.77 Total Hip Length	

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### Summary for Dwelling

Line Item Total				10,322.09
Matl Sales Tax Reimb	@	7.125% x	3,502.86	249.58
<b>Replacement Cost Value</b>				<b>\$10,571.67</b>
Less Depreciation				(2,118.89)
<b>Actual Cash Value</b>				<b>\$8,452.78</b>
Less Deductible				(500.00)
<b>Net Claim</b>				<b>\$7,952.78</b>
Total Recoverable Depreciation				2,118.89
<b>Net Claim if Depreciation is Recovered</b>				<b>\$10,071.67</b>

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Nic Brau  
Claim Adjuster, AIC

This is not an authorization to repair. Authorization to repair must be provided by the homeowner. Any supplemental charge must be approved by an authorized MetLife Auto & Home representative or it will not be honored. Please contact your Property Adjuster with any questions related to this estimate or claim settlement.

You should be aware that your policy contains a condition requiring you to protect your property from further damage, make reasonable and necessary repairs to protect the property and keep a record of necessary expenditures.

Under this policy condition, it is your responsibility to take immediate, affirmative steps to prevent any growth or accumulation of mold on your property.

Should you fail to comply with this policy condition, we will not be able to provide coverage for any loss or damage, which results from the growth or accumulation of mold on your property due to your failure to take such immediate, affirmative steps.

Pursuant to Minnesota Insurance Statute 60A.955, section 5, a person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

By law, you must keep customer information we provide to you CONFIDENTIAL. You may use it only to perform insurance-related services/functions for us and/or our customer(s). You may not use, share, sell or otherwise disclose this information for other purposes or to anyone else without our prior consent. If you do not agree to these terms, you must return this information to us at once.

Our number one goal is to ensure that you are completely satisfied with your claim experience. If you have any questions or concerns about your claim, please call us at 1-800-854-6011 and we would be happy to assist you.

We realize that you have a choice when selecting an insurance company and we thank you for choosing MetLife Auto & Home.

MetLife Auto and Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

MetLife Auto & Home®  
Homeowner Operations Field Claim Office  
Mail Processing Center  
P.O. Box 2201  
Charlotte, NC 28241  
(800) 854-6011

MetLife®

June 4, 2012

Charles D. Delisi  
2060 Wilson Ave #2  
St Paul, MN 55119

Our Customer: Charles D. Delisi  
Our Claim Number: JDC49037 5B  
Date of Loss: October 25, 2011

Dear Charles D. Delisi:

We understand that incurring a loss can be a trying experience, but we hope to make the process operate smoothly to resolve your claim. As your adjuster, I encourage you to contact me about the progress of your claim, clarification of coverage, or any concerns you may have. **My phone number is (800) 854-6011, extension 7563.** I will respond as quickly as possible.

Earning your confidence in Metropolitan Property and Casualty Insurance Company is an ongoing process. We hope that you will be satisfied with your claims experience.

If at any point you cannot say you are completely satisfied with the service provided, I encourage you to contact our office at the number below. A claims professional will be available to assist you.

We realize you have a choice when selecting an insurance company and we thank you for choosing Metropolitan Property and Casualty Insurance Company.

Sincerely,

Nicholas Brau - FLD  
Metropolitan Property and Casualty Insurance Company  
Senior Claim Adjuster  
(800) 854-6011 Ext. 7563  
Fax: (866) 947-4412



1059  
PO BOX 410400  
CHARLOTTE NC 28241

# MetLife® Auto & Home

MetLife Auto & Home is a brand of  
Metropolitan Property and Casualty Insurance Company  
and its Affiliates, Warwick, RI

*Extra ck. for  
roof repair.*

1059  
JDC490370  
CHARLES D DELISI  
2060 WILSON AVE #2  
ST PAUL, MN 55119

*Total (2 checks),  
\$7952.78*

INSURED: CHARLES D DELISI  
CLAIMANT: CHARLES D DELISI  
CHECK NUMBER : 005183985  
CHECK AMOUNT: \$2,473.45  
Two Thousand Four Hundred Seventy Three and 45/100 Dollars  
HOMEOWNER PAYMENT UNDER COVERAGE A-DWELLING FOR  
LOSS OF 10-25-11

Our number one goal is to ensure that you are COMPLETELY SATISFIED with your claim experience.  
If you have any questions or concerns about your claim,  
please call us at 1-800-854-6011 and we would be happy to assist you.  
We realize that you have a choice when selecting an insurance company  
and we thank you for choosing MetLife Auto & Home.

Access your MetLife Auto & Home policy, billing, and claim information online at  
[www.eservice.metlife.com](http://www.eservice.metlife.com)

5B 5B 0970896

# MetLife® Auto & Home

0894 62.20/311

PO BOX 410400  
CHARLOTTE NC 28241

METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

HOMEOWNER PAYMENT UNDER COVERAGE A-DWELLING FOR LOSS OF 10-25-11		Check Number <b>005183985</b>
TIN	Claim No. JDC490370	Not Valid Before 07-17-2012
		Void Nine (9) Months After This Date
		Amount *****\$2,473.45

**Two Thousand Four Hundred Seventy Three and 45/100 Dollars**  
Pay to the Order of:

CHARLES D DELISI  
2060 WILSON AVE #2  
ST PAUL, MN 55119

Citibank, N.A.  
One Penn's Way  
New Castle, DE 19720

*M. Debel*  
AUTHORIZED SIGNATURE

⑈005183985⑈ ⑆031100209⑆ 38755839⑈

0825  
PO BOX 410400  
CHARLOTTE NC 28241

# MetLife® Auto & Home

MetLife Auto & Home is a brand of  
Metropolitan Property and Casualty Insurance Company  
and its Affiliates, Warwick, RI

0825  
JDC490370  
CHARLES D DELISI  
2060 WILSON AVE #2  
ST PAUL, MN 55119

*Roof Extern. Repairs*

INSURED: CHARLES D DELISI

CLAIMANT: CHARLES D DELISI

CHECK NUMBER : 005074171

CHECK AMOUNT: \$5,479.33

Five Thousand Four Hundred Seventy Nine and 33/100 Dollars

HOMEOWNER PAYMENT UNDER COVERAGE A-DWELLING FOR  
LOSS OF 10-25-11

Our number one goal is to ensure that you are COMPLETELY SATISFIED with your claim experience.  
If you have any questions or concerns about your claim,  
please call us at 1-800-854-6011 and we would be happy to assist you.

We realize that you have a choice when selecting an insurance company  
and we thank you for choosing MetLife Auto & Home.

Access your MetLife Auto & Home policy, billing, and claim information online at  
[www.eservice.metlife.com](http://www.eservice.metlife.com)

5B 5B 0970896

# MetLife® Auto & Home

0894 62-20/311

PO BOX 410400  
CHARLOTTE NC 28241

METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

HOMEOWNER PAYMENT UNDER COVERAGE A-DWELLING FOR LOSS OF 10-25-11		Check Number <b>005074171</b>
TIN	Claim No. <b>JDC490370</b>	Not Valid Before 06-08-2012
		Void Nine (9) Months After This Date
		Amount ***** <b>\$5,479.33</b>

Five Thousand Four Hundred Seventy Nine and 33/100 Dollars

Pay to the Order of:

CHARLES D DELISI  
2060 WILSON AVE #2  
ST PAUL, MN 55119

Citibank, N.A.  
One Penn's Way  
New Castle, DE 19720

*M. Debel*  
AUTHORIZED SIGNATURE

⑈005074171⑈ ⑆031100209⑆ 38755839⑈

MetLife Auto & Home®  
Dayton Customer Service Center  
9797 Springboro Pike, Dayton, Ohio 45448

Mail Date: AUGUST 08, 2012

MetLife®

CHARLES D DELISI  
2060 WILSON AVE #2  
ST PAUL MN 55119

Property Located at:  
702 3RD ST E  
SAINT PAUL MN 55106

Date of Nonrenewal: 10/30/12

IF THE NONRENEWAL EFFECTIVE DATE INDICATED ABOVE FALLS ON A SATURDAY, SUNDAY  
OR LEGAL HOLIDAY, YOUR CANCELLATION WILL BE EXTENDED TO BE EFFECTIVE ON THE  
NEXT BUSINESS DAY.

Policy Number: H 109907017 1

Dear CHARLES D DELISI ,

All insurance companies set their premium rates based upon certain standards and expectations as to the characteristics of the risks which they will insure. Such characteristics include, but are not limited to, maintenance, protection, prior losses and hazards.

We have carefully reviewed your file and regret to inform you that we are unable to continue to insure you. We are, therefore, required to inform you that your Metropolitan Property and Casualty Insurance Company Homeowners insurance policy is nonrenewed effective 10/30/12, 12:01 A.M. Standard Time. The reason for our decision is based on the following:

The 10/1/11 mold claim (\$5,000 paid) and the 10/25/11 physical damage loss (\$5,479 paid).

Minnesota law and rules limit the reasons for which your Homeowners insurance policy may be nonrenewed, reduced as to the limits of coverage or coverage eliminated, or for which the policy may be canceled. If you believe this termination notice is in violation of Minnesota law or rule, you may, within 30 days of receiving this notice, send a written letter of complaint to the Minnesota Department of Commerce, 85 Seventh Place East, Suite 500, St. Paul, MN 55101-2198.

MetLife Auto & Home®  
Dayton Customer Service Center  
9797 Springboro Pike, Dayton, Ohio 45448

Name: CHARLES D DELISI  
Policy Number: H 109907017 1

MetLife®

Although we can no longer provide your insurance protection, we urge you to make arrangements for other insurance protection immediately. Should you experience difficulty in obtaining insurance coverage, you may be eligible for insurance through the Minnesota FAIR Plan. If you have any questions, your MetLife Auto & Home representative or any licensed agent can provide you with details.

We are available to assist you with any questions you may have about this decision. For assistance, call 1-800-422-4272. If you prefer, you can send your inquiries to:

MetLife Auto & Home  
Quality Services  
PO Box 48020  
Dayton OH 45475-0020

You have the right to know the specific items of personal and privileged information that support the reason given for this action and the names and addresses of the sources of that information. If you would like this additional information you may request such information in writing and we will provide you with the requested information within 30 business days from the date the request is received.

If you request us in writing to correct, amend, or delete any personal information about you now within our possession, we will within 30 days of the date of receipt of your request correct, amend, or delete the information in dispute, or, if we refuse to make correction, amendment, or deletion, we will notify you of our refusal to do so, giving the reasons for refusal, and also notify you of your right to give us a concise statement of what you believe is the correct information and that it is your right to appeal the dispute to the Commissioner of Commerce. We will put your statement on file so that anyone reviewing your file will be aware of your statement and have access to it.

Please send your written request to:

MetLife Auto & Home  
Quality Services  
PO Box 48020  
Dayton, OH 45475-0020

MetLife Auto & Home®  
Dayton Customer Service Center  
9797 Springboro Pike, Dayton, Ohio 45448

Name: CHARLES D DELISI  
Policy Number: H 109907017 1

MetLife®

As a result of this termination, you may be eligible for a refund. If so, it will be sent to you shortly.

Thank you for your interest in MetLife Auto & Home.

Sincerely,



REBECCA STAMPER  
MetLife Auto & Home  
Underwriting Department

JOHNSON, COLLEEN

J05 - 355 - 8

UOH71MN



## MetLife Auto & Home<sup>®</sup>

08/16/2011

CHARLES D DELISI  
2060 WILSON AVE #2  
ST PAUL MN 55119

### NOTICE OF POLICY CHANGE

POLICY NUMBER: 1099070171  
POLICY CHANGE REQUESTED BY: Your Mortgagee/Lienholder

The change(s) noted below was (were) made to your policy and will take effect on 08/16/2011.

First Mortgagee Info Changed

There has not been any change to your premium for this period.

For your records, we have included a new Declarations Page or Coverage Selections Page (for Massachusetts automobile) which details the change, as well as all applicable coverage, limits of liability and premium costs.

If you have any questions or would like additional policy information, please visit us at [www.eservice.metlife.com](http://www.eservice.metlife.com) or call 800-422-4272.

**Thank you for insuring with us.**

**METLIFE AUTO & HOME®**  
**P.O. BOX 48020**  
**DAYTON OH 45475-0020**

**ADDRESS SERVICE REQUESTED**

**01365**

**#BWNLBXP**  
**#MCSSJZMPMB///A71#**

**CHARLES D DELISI**  
**2060 WILSON AVE #2**  
**ST PAUL MN 55119**



**Thank you for renewing your policy with us.**

**What's inside your policy . . .**

It's not just what's inside this policy package that matters (although it's very important). It's what's behind your policy that counts, too.

And that's outstanding people and service. Our goal is to completely satisfy you, our customer, with knowledgeable, caring associates and all day, every day claim service.

In this package, you'll find the following:

- **Important telephone numbers and addresses** for your agent and our Customer Service and Claim offices (located on the reverse side of this page).
- Your **Declarations Page\***  
A listing of the coverages and limits you requested and the premium amount for each. Please contact us if this information is different from what you asked for or currently need.  
(\*For Massachusetts auto, called Coverage Selections Page.)
- **Endorsements**  
Forms that modify your original contract or coverages you personally selected.
- **Important Notices** that explain your coverages and any changes.

**At Your Service-eSERVICE, that is.**

Now you can view your MetLife Auto & Home policy, billing and claim information at [www.eservice.metlife.com](http://www.eservice.metlife.com).

**METLIFE AUTO & HOME®**  
**P.O. BOX 48020**  
**DAYTON OH 45475-0020**

**ADDRESS SERVICE REQUESTED**

Your mortgage company was billed for this policy at the name and address listed below. Please call your agent or MetLife Auto & Home representative (as listed on the reverse side) immediately if this information has changed.

BANK OF AMERICA, N.A.  
PO BOX 961291  
FORT WORTH TX 76161

# MetLife Auto & Home®

Minnesota  
Homeowners Insurance Renewal

**ADVANTAGE:** MetLife Auto & Home is unique in offering Coverage A Plus\* - an option that provides the full amount to repair or replace your home - even if it's more than your policy limit. Ask your representative for more information.

\*Not available in all states - see your policy for details.

00993

#BWNLBXP  
#MCSSJZMPMB///A71#

**CHARLES D DELISI**  
**2060 WILSON AVE #2**  
**ST PAUL MN 55119**



# MetLife Auto & Home®

## Outstanding People and Service - the MetLife Auto & Home Advantage

Your Policy Number: 1099070171



### How To Reach Us

#### CUSTOMER SERVICE AND CLAIM DIRECTORY

(Se dispone de representantes de lenguaje en español. Other language translation also available.)

YOU CHOOSE	ONLINE	TELEPHONE	FAX	MAIL
<b>CUSTOMER SERVICE</b>	<a href="http://www.eservice.metlife.com">www.eservice.metlife.com</a> – pay your bill  – replace your automobile insurance ID card  – view your policy or claim information	<b>(800) 422-4272</b> 8:00 am - 11:00 pm, ET Monday - Friday  9:00 am - 5:00 pm, ET Saturday	<b>(866) 743-4890</b> (include your policy number)	MetLife Auto & Home P.O. Box 48020 Dayton, OH 45475-0020  (to mail payments, see address below)
<b>CLAIM SERVICE</b>	<a href="http://www.eservice.metlife.com">www.eservice.metlife.com</a> check your claim information	<b>(800) 854-6011</b> anytime, day or night, to report a claim	_____	_____
<b>PAYMENT OPTIONS</b>	<a href="http://www.eservice.metlife.com">www.eservice.metlife.com</a> to make a payment online or print an application for our <b>ExpressIT®</b> automatic, monthly payment plan	<b>(800) 422-4272</b> to make a payment	_____	MetLife Auto & Home P.O. Box 41753 Philadelphia, PA 19101-1753

- Please report claims promptly. If you suspect someone has intentionally filed a false claim, call our fraud hotline at 800-922-FRAUD (800-922-3728).
- If your auto is damaged in an accident and is still safe to drive, visit one of our drive-in claim centers. Call us at 800-854-6011 for an appointment.
- **Tired of writing checks?** To pay your bill directly from your checking account, go to [www.eservice.metlife.com](http://www.eservice.metlife.com) for an ExpressIT application.

<b>Policy Number:</b> 1099070171 <b>Policy Term:</b> From 10/30/2011 to 10/30/2012, 12:01 A.M. Standard Time at the location of the property insured as stated in the policy.	Page 1 of 2  <b>Renewal Effective Date:</b> 10/30/2011  <b>Bill To:</b> Mortgagee
<b>Named Insured:</b> CHARLES D DELISI 2060 WILSON AVE #2 ST PAUL MN 55119	<b>First Mortgagee:</b> BANK OF AMERICA, N.A. ITS SUCCESSORS AND/OR ASSIGNS ATIMA PO BOX 961291 FORT WORTH TX 76161

The residence premises covered by this policy is located at:  
 702 3RD ST E SAINT PAUL MN 55106

Basic Policy Coverages	Limits	Premiums
A - Dwelling	\$ 259,200	\$ 2,540.00
B - Private Structures	\$ 51,840	
C - Personal Property	\$ 194,540	\$ 13.00
F - Personal Liability: Each Occurrence	\$ 300,000	\$ 15.00
G - Medical Payments to Others: Each Person	\$ 2,500	\$ 5.00
Loss of Use	\$ 64,800	

**Causes of Property Loss**  
 Special Perils

**Building Property Loss Settlement**  
 Coverage A Plus Incl

**Personal Property Loss Settlement**  
 Replacement Cost on Contents Incl

**Current Annual Premium: \$ 2,573.00**

In addition to the current annual premium, the following assessments & fees apply:

MN Tri-City Fire Surcharge	\$ 18.01
MN Fire Surcharge	\$ 16.72
<b>Total Assessments &amp; Fees</b>	<b>\$ 34.73</b>

**Total Annual Premium, Assessments & Fees \$ 2,607.73**

**Deductible(s)**

- \$ 500 deductible applies to each loss Other Than Wind and Hail and any other coverage(s) with distinct deductibles noted.
- \$ 1000 deductible applies to Wind and Hail Losses.

**Forms and Endorsements:**

HP1000 0902	HP2000 0902	HP3300 0904	HP4130 0902
HP5100 0105	HP6000 0902	HP7000 0902	HA01MN 0805
		HA1001 0305	HF0700 0902

**Discounts** for the following have been included in the current annual premium:  
 \* 15% MetRewards Discount

**Policy Number:** 1099070171  
**Policy Term:** From 10/30/2011 to  
 10/30/2012, 12:01 A.M. Standard Time  
 at the location of the property  
 insured as stated in the policy.

Page 2 of 2

**Renewal Effective Date:** 10/30/2011**Bill To:** Mortgagee**Rating Information**

Territory 39  
 Protection Class 3  
 Within 1000 ft of hydrant  
 Composition Roof  
 Roof Age 20 Years

Within 06 miles of  
 Fire Department:  
 ST PAUL  
 Insured DOB 10/05/1948

1 Family  
 Frame Construction  
 Built in 1883  
 Updated in 1979

**Messages**

Your policy has been renewed. Please read all items shown on this renewal Declarations Page to ensure that you have your desired protection.

Inflation Protection: Your limits for Coverages A, B, C, and Loss of Use reflect the construction price index increase of 3.8%.

The cost of any coverage indicated as "Incl" is included in the Basic Policy Coverages premium amount.

This Policy Does Not Provide Coverage for Flood Damage.

**Additional Insured/Mortgagee**

First Mortgagee:  
 BANK OF AMERICA, N.A.  
 ITS SUCCESSORS AND/OR ASSIGNS  
 ATIMA  
 PO BOX 961291  
 FORT WORTH TX 76161

For service, call 800-422-4272  
 or write to: MetLife Auto & Home  
 P.O. Box 48020  
 Dayton, OH 45475

For claims, see Claim Directory.

Your representative is:  
 JOHNSON, COLLEEN  
 Tel: 952-769-2176  
 J05-355-8

## METLIFE® COMPENSATION DISCLOSURE NOTICE

MetLife and its affiliated insurance companies and broker-dealers are committed to helping you select an appropriate product based on your financial needs and stated investment objectives.

Your MetLife sales representative ("Representative") is an employee of a MetLife Company, or associated with MetLife's New England Financial® distribution channel. Your Representative is authorized to offer and sell products to you that are either issued or distributed by Metropolitan Life Insurance Company or certain of MetLife's affiliated insurance companies, or offered through one of MetLife's affiliated entities that is registered as a broker-dealer with whom you have an account relationship (each, a "MetLife Company" and, together, the "MetLife Companies").\* Products from the MetLife Companies include fixed life insurance and annuities, property, casualty, and health insurance, variable annuities, and variable life insurance ("MetLife Products"). Your Representative also may be authorized to offer you certain products, including insurance, annuities, and mutual funds, issued by companies other than the MetLife Companies ("non-MetLife products"). Your Representative acts on behalf of the MetLife Companies in connection with the offer and sale of MetLife Products to you. He or she acts on behalf of a company other than MetLife in connection with the sale of non-MetLife products. Your Representative also may service your mutual funds, securities or insurance products on behalf of the company issuing the product. Your Representative is compensated by a MetLife Company for sale, renewal and servicing of MetLife Products and certain authorized non-MetLife products. This compensation includes base commissions and other forms of compensation that may vary from product to product and by the amount of the purchase payment made by you. You should be aware that the amount of his or her compensation may increase in part based upon the relative amount of MetLife Products and certain non-MetLife products that he or she sells during a set period. He or she also is eligible for additional cash compensation (such as medical, retirement and other benefits) and non-cash compensation (such as conferences and sales support services) based on his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. Your Representative may also receive compensation for the sale, renewal and servicing of authorized non-MetLife products directly from the issuing company. In some instances, MetLife Companies may also pay for expenses incurred by Representatives in connection with events for clients and prospects, training and education opportunities, and other miscellaneous expenses. MetLife receives compensation for non-MetLife Products sold by your Representative. This compensation will vary based upon an agreement between a MetLife Company and the issuing company and may include a bonus feature or a marketing allowance, which may be used in some instances to offset expenses associated with conducting due diligence on the company and its products, and hosting training and education, or recognition, conferences. Additionally, sales management is compensated for MetLife Products and approved non-MetLife products that are sold by your Representative through MetLife. Generally this compensation is aligned with that of your Representative, as noted above.

The services provided by your Representative may include:

- Discussing your current financial condition, goals and objectives;
- Gathering relevant financial information;
- Analyzing your financial situation (including among other things your needs, goals, risk tolerance, investment experience and time horizon) in order to determine appropriate strategies and recommendations of suitable investment or insurance products;
- Making recommendations regarding asset allocation;
- Making recommendations involving investment repositioning;
- Implementing these recommendations; and
- Reviewing your progress against your financial goals and objectives.

These services are **not** investment advisory or financial planning services subject to the Investment Advisors Act of 1940. If you are interested in such services, ask your Representative. Either your Representative or another MetLife or New England Financial Representative may be able to provide investment advisory or financial planning services. Before receiving those services, however, you will be provided with an additional disclosure and enter into a separate written agreement regarding those services as required by the Investment Advisors Act of 1940.

In addition to your Representative, certain independent brokers and agents sell products through an association with a MetLife or New England Financial sales office. They are compensated by a MetLife Company for the sale, renewal and servicing of MetLife Products. Those brokers and agents may receive increased compensation based upon the amount of MetLife Products sold during a set period. If you purchased your MetLife Product through the MetLife Auto & Home Group Insurance Program we may also pay an agent or broker representing the employer/organization participating in the Group Insurance Program for the sale and renewal of MetLife Products. We may also pay your employer or association or a third party acting on their or our behalf for the administration and service they provide related to the Group Insurance Program. Administration and services may include payroll administration.

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\* The following are the MetLife Companies whose products your Representative may be authorized to sell: Metropolitan Life Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Lloyds Insurance Company of Texas, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Economy Premier Assurance Company, First MetLife Investors Insurance Company, MetLife Investors USA Insurance Company, MetLife Investors Insurance Company, MetLife Insurance Company of Connecticut, New England Life Insurance Company, General American Life Insurance Company, MetLife Securities, Inc., Walnut Street Securities, Inc., New England Securities Corporation and Tower Square Securities, Inc. For more information, please refer to [www.metlife.com](http://www.metlife.com).

"New England Financial" is a registered service mark of New England Life Insurance Company.

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**LEAVE WITH APPLICANT**



# IMPORTANT INFORMATION ABOUT YOUR POLICY RENEWAL

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## RENEWAL CHANGES

We are pleased to renew your insurance. In order to maintain a high level of protection for you at a reasonable price, we review limits, coverages and rates often and adjust them accordingly. We are committed to keeping your costs as low as possible, while providing you with the insurance protection and services you need.

Your policy coverages, limits, forms and/or endorsements may have changed. Please refer to your Declarations Page, policy and endorsements for the coverage provided by the policy, the applicable limits and deductibles. You should carefully review your policy to assure yourself that you have purchased sufficient coverage from us.

The cost of your insurance may have changed. The following are just a few of the many factors considered when determining your insurance premium.

## COST OF REPLACING YOUR PROPERTY

Another factor which influences the cost of your homeowners insurance is how much it would cost to rebuild your home in the event of a total loss. We recommend that you insure your home to 100 percent of its replacement cost so that it can be reconstructed without major out-of-pocket expenses incurred by you. Inflation also affects your home's replacement cost. The cost of home repairs, replacement materials, and labor all affect your insurance premium. Our Inflation Protection program will automatically adjust your basic coverage limits every time your policy renews to help ensure that your coverage keeps up with inflation costs in your area. The coverages affected and the percentage by which they were changed can be found on your Declarations Page.

## THE COVERAGES, LIMITS AND DEDUCTIBLES YOU CHOOSE

The coverages and limits you purchase and the deductibles you select are perhaps the most important factors in the cost of your insurance because they are under YOUR control. Select only the coverages you want and the limits you need to protect the investment of your home and personal property. Choose your deductibles carefully - the higher your deductibles, the lower your premium. Remember that the deductible you choose is the amount you will pay if you have a loss.

## FRAUD

And don't forget about insurance fraud. It costs more for everyone when people are unjustly paid due to fraudulent claims. Help us keep your premiums as low as possible by reporting any suspected insurance fraud to our special Fraud Hotline, 1-800-922-FRAUD. You do not have to give your name if you prefer to remain anonymous. You may also contact law enforcement agencies in your community.

## TAKE TIME TO REVIEW YOUR INSURANCE PROTECTION

Listed below are some of the options that typically are not part of the basic home policy, but you may be interested in (if you have not purchased them already).

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- **Back Up Of Sewer, Drain And Sump Pump Coverage**

This provides coverage for damage caused by water that backs up into your home through the sewer, drain or sump pump well.

Note: Automatically included with Platinum and GrandProtect policies (refer to your Declarations Page for the limit provided). Higher limits may be available.

- **Ordinance or Law Coverage**

Protection is provided by our Ordinance or Law Coverage, up to the amount purchased, to cover the increased costs necessary to meet current building codes when your property is being repaired after a loss. Often the building codes may be stricter today than when the house was originally built, and this coverage can protect you against the increased cost of compliance with those codes. This coverage also applies to costs imposed by law for the demolition and subsequent rebuilding of the undamaged portion of your dwelling, which is typically required when the damage from a covered cause of loss to your house meets or exceeds 50% of the structure.

Note 1: Automatically included with Platinum policies for the limit shown in the Declarations Page. Higher limits may be available.

Note 2: Automatically included with GrandProtect policies within the Blanket Property Limit.

- **Earthquake And Volcanic Eruption**

Your basic home policy doesn't provide any coverage for damage caused by earthquakes or volcanoes. You must buy this extra coverage in order to protect your home, other structures, and personal belongings from this cause of loss. There is a large deductible on this coverage.

- **Scheduled Personal Property (SPP)**

If you own specific items of value, you can add broader protection for jewelry, furs, silverware, fine arts, cameras, guns, coins, stamps, musical instruments, and golf or other sports equipment. Also, there is no deductible! A current appraisal is recommended to ensure proper amounts of coverage and avoid situations where low limits prove to be inadequate upon a loss.

## QUESTIONS?

If you have any questions about your current coverages and limits or the premium charged for your policy, see "How To Reach Us" in the front of your policy package for your choice of contact options.

**Thank you for insuring with us.**

**NOTE:** In the event of any conflict between the policy, including its endorsements, and this notice, the provisions of the policy and endorsements shall prevail.

# IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING

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The policy does not cover damage to your property caused by flooding.

Flood insurance is available to communities and property that participate in the National Flood Insurance Program ("NFIP"). Not all communities participate in the NFIP. Flood insurance may be available even if you do not live in a flood hazard area as defined by the NFIP. If your community does not participate in the NFIP, you may contact your insurance agent or broker to see if there is other flood insurance coverage available to you.

Information about flood insurance and community participation in the NFIP can be obtained from your insurance agent or broker or by calling our insurance specialist, toll free, at 1-877-638-0022. You may also visit the MetLife Auto & Home flood home page at <http://www.metlifeflood.com> for more information about flood insurance.

**Thank you for insuring with us.**

MetLife Auto & Home<sup>®</sup> is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI

# METLIFE AUTO & HOME<sup>®</sup> ADVANTAGE

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## YOUR POLICY AUTOMATICALLY INCLUDES IDENTITY THEFT AND CREDIT PROTECTION

### WHAT TO DO IF YOU BECOME THE NEXT VICTIM

#### WHAT IS IDENTITY THEFT?

It's the fastest-growing crime in America and affects millions each year who become victims of unauthorized use of personal identity or credit information. It occurs when a thief uses a person's accounts to make unapproved charges or uses a victim's personal information (or identity) to open new accounts and make purchases in the victim's name.

#### HOW DOES THIS AFFECT ME?

What most victims lose is time and their sense of personal security, often experiencing complete disruption to their lives. ID theft victims can spend hundreds of hours of personal time trying to restore their good names.

#### WHAT DO WE PROVIDE?

Great News for our policyholders! Victims need guidance. Clearing your name after an identity theft can be very complicated and disruptive. MetLife Auto & Home provides Identity Theft and Credit Protection as part of your homeowners policy. You do not have to call to get this resolution service.

**And you get it at no additional premium** - it comes automatically with your homeowners insurance policy. Identity Theft and Credit Protection provides you with the help you need to resolve unauthorized use of your personal identity. You receive:

- one-on-one personal support and guidance from an identity theft expert who stays with you for a full year, from first call to crisis resolution
- direct assistance with notifying government agencies and law enforcement
- a 3-in-1 credit report containing information from all three national credit bureaus
- creation of a detailed case file for insurance and police
- credit monitoring, to identify fraudulent activity and provide periodic reports of changes to credit information - including sending an alert whenever suspicious activity is detected
- fraud monitoring of more than 400 databases to identify where someone is trying to use, or change, personal information such as Social Security number and home address
- a full year of fraud alerts, follow-up calls and status checks

#### WHAT DO I DO WHEN I SUSPECT I'VE BECOME A VICTIM?

Call our Claims Call Center at our toll free number, **(800) 854-6011**. Call when you have noticed something odd, such as losing your wallet, receiving an unexpected call from a creditor, discovering something suspicious regarding your credit, or to answer the question, "What should I do now?".

#### HOW DO I SAFEGUARD AGAINST IDENTITY THEFT?

Visit [www.metlife.com/identitytheft](http://www.metlife.com/identitytheft) and start protecting your identity today.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI



## Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" here means anything we know about you personally. And "you" means you and members of your household who are covered under your policy with us.

### Protecting Your Information

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We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

### Collecting Your Information

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We typically collect information about you when you first purchase your policy and when you renew it. The type of information we collect includes your name, address, age, and other relevant information. For example, we may ask about your:

- driving record (e.g., Motor Vehicle Reports)
- creditworthiness (e.g., credit reports)
- record of claims
- property's condition and maintenance

We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, bank, a legal plans company, and securities broker-dealers. In the future, we may also have affiliates in other businesses.

### How We Get Your Information

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We get your information mostly from you. We may also get information from others. For example, we may ask consumer reporting agencies (also called insurance support companies) about you. We may also get information from other companies or adult relatives. In some limited cases, we may ask for a special report called an investigative consumer report. This report may tell us about your way of living. It may also include character, general reputation, and other details. We do this to help make sure your information is correct and complete. If we change your coverage or charge you more based on information from a consumer reporting agency, we will tell you. They are independent and impartial. They collect information and prepare consumer reports. They don't make decisions about the insurance you applied for or have with us. They can't explain our decisions. Contact them within 60 days of our change in your coverage or premium and they will give you a free copy of your consumer report. We may disclose some of this information to others, but only as allowed by law. A consumer reporting agency or insurance support company hired to prepare a report may retain and share information found in that report with others. Finally, we don't control the information we get from others. If you want to comment on or change the information about you that we got from others, you must contact them directly.

### Using Your Information

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We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- process claims and other transactions
- perform business research
- confirm or correct your information
- market new products to you
- help us run our business
- comply with applicable law

### Sharing Your Information With Others

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We may share your personal information with your consent or as permitted or required by law. For example, we may share your information with our sales agents and businesses hired to carry out services for us. We may also share it with our affiliates or with unaffiliated business partners through joint marketing agreements. In those situations, we share your information to offer you products and services or have others offer you products and services we endorse or sponsor. Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, creditor with a lien on your account)
- giving your information to one of our affiliates offering a similar policy if you don't qualify for coverage with us (as long as you directed us to do so on your application)
- those listed in our "Using Your Information" section above

## Opting Out

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You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't "opt out," we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an "opt-out" form when we first issue your policy. You can also "opt out" anytime by contacting your Agent directly or contacting us at:

MetLife Privacy Office  
 P.O. Box 489  
 Warwick, RI 02887-9954  
 (877) 638-7684  
[www.metlife.com/optout](http://www.metlife.com/optout)

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

## Assessing and Correcting Your Information

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You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife. We may also send it to anyone you designate who may have received that disputed information in the past two years. (Minnesota residents may also file an appeal with the insurance Commissioner.)

## Questions

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We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

### Send privacy questions to:

MetLife Privacy Office  
 P.O. Box 489  
 Warwick, RI 02887-9954  
[privacy@metlife.com](mailto:privacy@metlife.com)

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

Metropolitan Property and Casualty Insurance Company  
 Metropolitan Casualty Insurance Company  
 Metropolitan Direct Property and Casualty Insurance Company  
 Metropolitan General Insurance Company  
 Metropolitan Group Property and Casualty Insurance Company  
 Economy Fire and Casualty Company

Economy Preferred Insurance Company  
 Metropolitan Lloyds Insurance Company of Texas  
 Economy Premier Assurance Company  
 Liberty County Mutual Insurance Company  
 MetLife Auto & Home Insurance Agency, Inc.

INSTALLING EXTERIOR SYSTEMS IN YOUR NEIGHBORHOOD FOR OVER THREE DECADES



# TWIN CITY ROOFING

**"THE TWIN CITIES CONSTRUCTION SPECIALISTS!"**

**WWW.TWINCITYROOFING.COM**

MN. LIC. 20020943

**EXTREME WEATHER SYSTEMS®**

- ROOFING
- SIDING *outs. walls + trim*
- WINDOWS
- MASONRY
- STUCCO *+ Eaves*
- GUTTERS
- CHIMNEYS
- EXTERIOR TRIM
- PAINTING
- VENTILATION



**PREFERRED CONTRACTOR**

**FINANCING AVAILABLE**

**ASK ABOUT OUR MATERIAL AND LABOR GUARANTEE**

# 651.636.9640

## MetLife

**Nic Brau, AIC**  
Sr Claim Adjuster - Field Ops  
Homeowner Operational Team



MetLife Auto & Home®  
PO Box 2201  
Charlotte, NC 28241

Cell (651) 587-3157  
Toll Free (800) 854-6011 ext. 7563  
Fax (866) 947-4412  
nbrau@metlife.com

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

## TWIN CITY ROOFING

Construction Specialists, Inc.

Project Manager: Rick Helgeson  
Direct Dial: 651-280-4742  
Email: rhelgeson@twincityroofing.com

72 Ivy Ave W  
St. Paul, MN 55117  
Office: 651-636-9640  
Fax: 651-292-0905  
License: BC020943



## EXTREME WEATHER SYSTEMS®

Cell: 612/205-4791  
Email: sales@twincityroofing.com - Website: www.twincityroofing.com





**TWIN CITY ROOFING**  
Construction Specialists, Inc.  
www.twincityroofing.com

License #20020943



East Metro: (651) 636-9640  
West Metro: (612) 822-1060  
Fax: (651) 292-0902

72 Ivy Avenue West  
St. Paul, MN 55117

Owner: Charles Delany Project Manager: Rick Helgeson  
Address: 702 E 32nd St Telephone: 612 205 4731  
City / Zip: St Paul MN Insurance Provider: JFC 49027  
Daytime Telephone: 651-366-3848 Claim number: That L.L. Home  
WE PROPOSE TO: A 651-731-3568 # 1099070171

- TEAR OFF & INSTALL ROOFING ON:
- House  Garage  Other
  - Install 6 ft. of Ice Shield on eaves. LF: \_\_\_\_\_
  - Install Felt Under-Layment.  #15  #30
  - Install New 24" Valley Metal. LF: \_\_\_\_\_ Color: \_\_\_\_\_
  - Install New Plumbing Vents Flashing  Lead Top  PVC  
1" 2" 3" 4"
  - Install New Bird Proof Roof Vents: Qty: \_\_\_\_\_ Color: \_\_\_\_\_
- Roof Pitch: 3/12 Roof Height: 2 Roof Layers: 2
- Other Ventilation: \_\_\_\_\_
  - Install New Chimney Flashing: \_\_\_\_\_
  - Install New Chimney Cricket: \_\_\_\_\_
  - D-Edge Styling Qty: \_\_\_\_\_ Color: \_\_\_\_\_
  - Gutter Apron: Qty: \_\_\_\_\_ Color: \_\_\_\_\_
  - Step Flashing: LF: \_\_\_\_\_  Dormer Flashing: LF \_\_\_\_\_
  - Shingle Brand / Type: \_\_\_\_\_
  - Shingle Color: \_\_\_\_\_
- I acknowledge the color I have selected (owner initial) \_\_\_\_\_

WOODWORK: Executed only upon written orders. \*Woodwork is above & beyond original bid price.  
 Roof board replacement are charged at a rate of \$ 8 per lineal foot.\*  
 Remove & replace sheathing at a rate of \$ 65 per sheet (includes material and labor).\*  
 All other woodwork is charged at a rate of \$ 65 per man-hour plus the cost of materials.\*

ADDITIONAL NOTES: This contract will include coating, siding windows, trim, gutters + painting if approved by insurance

I understand and agree that Twin City Roofing Construction Specialists, Inc., General Contractor, will invest its time and expertise in assisting me, the homeowner, if this contract is executed in conjunction with an insurance claim. If this contract is executed based on insurance restoration, it is contingent upon the insurance company paying for the repairs on my property. It will be voided if my insurance provider disallows the claim. The homeowner and Twin City Roofing Construction Specialists, Inc. will not be obligated in any way unless the homeowners' insurance provider approves the repairs. The insurance company will determine the cost and scope of repairs on the claim.

The homeowner agrees to allow and to pay Twin City Roofing Construction Specialists Inc. to do the work specified on the insurance loss worksheet. Claim amount subject to insurance approval. Additionally, we may submit a supplemental claim for any necessary repairs needed beyond the original scope of work. Supplements shall be payable to Twin City Roofing Construction Specialists, Inc. **THERE WILL BE NO ADDITIONAL OUT OF POCKET EXPENSE TO THE HOMEOWNER EXCEPT THE INSURANCE DEDUCTIBLE AND ANY CODE ITEMS NOT COVERED BY MY POLICY.**

In the event this contract was procured through a home solicitation sale as defined by Minnesota Statutes Section 325G.06, you may rescind your agreement as set forth in the accompanying Notice of Cancellation. You, the buyer, may cancel this purchase at any time prior to midnight of the third business day after the date of this purchase. See attached Notice of Cancellation form for an explanation of this right. In all other circumstances, this contract is binding when signed by you and by us.

You are hereby notified that this is a legal and binding contract.

Total Bid Price (not including additional work): 95,000 insurance plus supplements  
 Payment as follows: 500 - Home owner must be deductable  
 All Check payments must be payable to Twin City Roofing Construction Specialists, Inc. Do not pay workman or salesman directly.

Property Owner(s): Charles J. Delany Date: June 8, 2012  
 All owners must sign.  
 All contracts are subject to Managers approval. Twin City Roofing Construction Specialists, Inc. could decline this contract prior to the start of work. Twin City Roofing Construction Specialists, Inc. will not honor any verbal agreements, no exceptions.

Twin City Roofing Representative: Rick Helgeson Date: 6-8-12  
 Additional terms and conditions on reverse side are a part of, and included in this contract.

To the extent allowed by law, a late fee of .67% per 30 day billing cycle will be imposed on any balance not paid within 5 days of when due. Owner is to pay any additional charges to collect debt. All payments made by credit card will incur a 2.5% Processing Fee. License #20020943

1. **Contract Documents and Changes.** This Contract is subject to approval of Twin City Roofing Construction Specialists, Inc., management who may decline this Contract prior to the start of Work. This Contract merges all agreements between the Parties; any representations not written into this Contract are not included. Contract documents consist of this Contract, addenda, Change Orders, applicable drawings, plans, and specifications. Any alteration or deviation from this Contract, including hidden damage; additional work; replacement of deteriorated materials not specified for replacement under this Contract including deteriorated decking, fascia boards, roof jackets, ventilators, flashing or any other materials; and additional work required by government inspectors to make the existing structure code compliant requires a written Change Order signed by all parties and may result in extra charges beyond the Contract price.
2. **Mechanic's Lien Rights. Minnesota law requires us to provide you with the following notice.**
  - a. Any person or company supplying labor or materials for this improvement to your property may file a lien against your property if that person or company is not paid for the contributions.
  - b. Under Minnesota law, you have the right to pay persons who supplied labor or materials for this improvement directly and deduct this amount from our contract price, or withhold the amounts due them from us until 120 days after completion of the improvement unless we give you a lien waiver signed by persons who supplied labor or material for the improvement and who gave you timely notice.
3. **Warranty Rights.** In addition to any written warranty we may provide you, you acknowledge receipt of a copy of the warranty provided pursuant to Minnesota Statutes Chapter 327A which may also apply. We hereby disclaim all warranties, express or implied, contract claims, negligence claims, and all other claims for which you have not provided us with written or actual notice within six months from the date of discovery of the problem and which have not been fully resolved within six months from the date you notified us of the claim.  
**Offering: Extended Warranty \_\_\_\_\_ years. \_\_\_\_\_ (Homeowner initial)**
4. **Dumpsters, Equipment, Debris Removal and Access.** Our performance may require the installation and removal of dumpsters, delivery trucks, worker's vehicles, construction equipment and vehicles onto your property. These events may cause damage to your property due to weight or movement, damage from which you hold us harmless. No digging will occur until Gopher State One Call has identified underground utilities – this is your responsibility. We take reasonable effort to remove construction debris; however, some debris may remain. You hold us harmless from any damage or injury caused by this debris. Dumpsters are for construction debris only and you may be charged additional fees should other items be found therein. You agree to make toilet facilities available or compensate us for the cost of rented units. Electric, water, or other utilities shall be furnished by you at your expense. You shall grant free access to work areas for workers and vehicles and shall allow storage of materials and rubbish. You agree to keep driveways clear and available for movement and parking of vehicles during normal working hours, including removal of ice and snow. We shall not be expected to keep gates and doors closed and you hold us harmless from claims arising therefrom. Excess construction material remains our property.
5. We are not responsible for any cracks in walls or ceilings that may occur during the project. We are not responsible for damage to trees, bushes, and flowerbeds during normal exterior operations. For damages that may be caused during the construction, you agree to hold us harmless.
6. **Collection Costs/ Venue.** You agree to pay for our reasonable costs of collection in collecting any delinquent amounts owing under this Contract. Such costs shall include reasonable attorneys' fees, costs, and disbursements incurred in pursuing collection. Disputes relating to this Contract shall be heard by a court of competent jurisdiction in the county that said property is located. The final payment in full shall not be held up while waiting for the city to inspect the work.
7. **Events Beyond Our Control and Exclusions.** You hold us harmless from pre-existing construction conditions that may be manifested during the construction process. Performance under this contract is contingent upon strikes, accidents or other delays beyond our control. The price of this Contract does not include material or labor price increases because of unforeseen problems arising after work has begun, market supply shortages or unusual spikes in market demand. This Contract price does not include any governmental permit, service or access charge. Some variation may occur in color, texture and planes of materials. Existing out of square and plumb conditions may require similar conditions in the new work. We may substitute similar materials if specified materials are unavailable. We do not evaluate your structure venting and circulation systems. We are not responsible for realignment of your satellite dishes. You agree to remove and protect any personal property in or near the work area, including without limitation, shrubs, flowers, wall hangings and other values and hold us harmless from damage resulting from failing to do so. We are not responsible for hazardous material (lead paint, asbestos, etc.) removal from your existing structure and may stop work until it is removed. You agree to hold us harmless from mold, fungus or biological material damages as set forth on the accompanying Mold Notice and Waiver. You acknowledge receipt from us of the UREA Formaldehyde Disclosure required by Minnesota Law.
8. Your existing systems may not be completely level. As a result, we cannot guarantee levelness or evenness between your foundation and the first course of siding. Your substrate (material beneath your siding & shingles) and walls/ roof may have pre-existing high points or low points. This may cause your siding/ roofing system to look wavy or inconsistent and thus may not lay completely flat. These are beyond our control and are not covered by your warranty.
9. **Access.** Electric, water, and other utilities shall be furnished by you at your expense. You shall grant free access to work areas for workers and vehicles and shall allow storage of materials and rubbish. You agree to keep driveways clear and available for movement and parking of vehicles during normal working hours, including removal of ice and snow. We shall not be expected to keep gates and doors closed.
10. **Advertising.** You agree we may place our advertising yard sign on your property for promotion and identification purposes for workers and material suppliers. You grant us unlimited license to record images of the Work in any form and to reproduce those images for advertising and promotional use.
11. **Owner's Work.** For any work or materials you have agreed to provide, you will ensure timely delivery and performance to not hinder or delay us from our work. Preparation of materials for your work (such as spackling, sanding, etc.) is your responsibility. We provide no warranty for your work and materials. Any additional trips by us or our subcontractors because of your delays will result in a \$200.00 trip charge for each extra trip.
12. **Performance Guidelines.** Contractor agrees to complete the Work set forth in this Contract in accordance with manufacturers specifications for installation of all materials and all applicable construction codes. You acknowledge receipt before signing this Contract of these Performance Guidelines as required by Minnesota Statute 326B.809(b).
13. **Insurance.** Prior to construction, you shall have in place insurance to cover the finished cost of improvements.
14. **Cancellation.** If prior to our performance of work you cancel this Contract without legal right to do so, we will be entitled as liquidated damages (and not as a penalty) to our actual costs incurred (including any restocking charges) plus 25% of the Contract price. After our work has begun, you are responsible for the entire contract price. **You acknowledge receipt before signing this Contract of the cancellation notices required by Minnesota Statutes 326B.811.**

Owner's Initials \_\_\_\_\_