



NORTH RISK PARTNERS LLC
PO BOX 64016
ST PAUL, MN 55164

May 9, 2022

Your Policy

 607086426-633-1
1184 SEMINARY AVE
07/15/2022 to 07/15/2023

 Log in to [MyTravelers.com](https://mytravelers.com) to manage your policy and billing details.

COLIN GULLING
1184 SEMINARY AVE
SAINT PAUL, MN 55104-1441

Thank you for choosing Travelers!

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

Review your policy renewal package

No one understands your needs better than you. So please take a moment to review and confirm your insurance policy details and documents, including:

- Your Declarations page, listing the coverage you purchased, your coverage limits and deductibles
- Other important documents, including our privacy notice, billing options and more

If you decide to rent, sell, vacate or remodel this property, please notify your agent or Travelers representative immediately to maintain the coverage you need.

Superior Service

At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

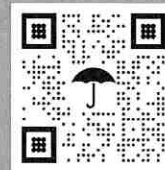
Sincerely,

Michael Klein
President
Travelers Personal Insurance

A faster, easier way to manage your account

Visit [MyTravelers.com](https://mytravelers.com) or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim



Contact Information

Policy questions or changes: 1.651.379.7800
24-hour claim service: 1.800.252.4633

Additional Benefits

As a valued customer, you may be eligible for certain programs for which you may receive goods, services, or other types of benefits. Visit travelers.com/additionalbenefits to learn more!

Take advantage of
our other coverage
options and
multi-policy discount



AUTO



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers
representative at 1.651.379.7800
to find out more!

YOUR AGENCY
NORTH RISK PARTNERS LLC
PO BOX 64016
ST PAUL, MN 55164
PHONE: 1.651.379.7800 | FAX: (651) 379-7801

TRAVELERS

YOUR POLICY



1184 SEMINARY AVE

Jul 15, 2022 to Jul 15, 2023

Log in to MyTravelers.com to manage your policy and billing details.

You're insured!

This document is intended to help you better understand your homeowners insurance. Your policy is effective from **July 15, 2022 to July 15, 2023**. For a complete description of your coverage, please refer to your policy.

COVERAGE A
Dwelling and attached structures such as garages and decks
YOUR LIMIT
\$300,000

COVERAGE B
Other structures such as detached garages and sheds
YOUR LIMIT*
\$30,000

COVERAGE C
Personal property such as furniture and clothing
YOUR LIMIT*
\$150,570

COVERAGE E
Personal liability for property damage and bodily injury to others
YOUR LIMIT
\$300,000

COVERAGE F
Medical payments to others
YOUR LIMIT
\$2,000

COVERAGE D
Loss of use or access to your dwelling
YOUR LIMIT*
\$60,000

Deductibles
Amount of a covered claim that is your responsibility
All Perils **\$1,500**

You're receiving five discounts for a total savings of \$612.00

- | | | |
|--|--|--|
| ☒ Multi-Policy | ☒ Early Quote | ☒ Loss Free |
| ☒ Good Payer | ☒ Fire Protective Device | ☐ Theft Protective Device |
| ☐ Water Protective Device | ☐ Green Home | |

12-month total premium

\$1,615.15

Go to MyTravelers.com/discounts and use product code QH2 to learn about all the discounts available to you.

* Your Coverage B, C, and D limits are maintained as a percentage of your Coverage A limit. If your Coverage A limit changes, your Coverage B, C, and D limits will be adjusted accordingly.

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

What does your policy typically cover?

Your policy helps protect you from a number of things that can go wrong. Here are some of the most common:

**Weather**

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.

**Fire**

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, your policy can help you repair or rebuild your property.

**Theft or vandalism**

Your policy typically covers theft or vandalism of your property. See your policy for special limits on things such as collectibles, jewelry, and money.

Take steps to protect your property and call us as soon as damage occurs.

For more tips, go to [MyTravelers.com/prepare-prevent](https://www.travelers.com/prepare-prevent).

What isn't covered?

Your policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:

**Floods are not covered**

Your policy does not cover flood damage. Please review the Important Information About Flood Damage page for more details and resources.

**Earthquake coverage is optional**

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your Policy Declarations. If you do not see this coverage listed and think you need it, please contact your agent or Travelers representative.

**It's not for home maintenance**

Repairs due to wear and tear or lack of upkeep are not typically covered under your policy.

When circumstances change, we need to know

Review your Policy Declarations to be sure the information we have is accurate. If your property, circumstances, or needs change, let us know immediately to maintain the coverage you need. Not informing us may result in a denied claim.

Contact your agent or Travelers representative if:

- Your mailing address changes
- Someone named on the policy moves out
- Someone named on the policy passes away
- Someone moved onto your property
- You rent, sell, temporarily relocate, vacate or buy a new home
- Business is conducted on your property
- You renovate or build an addition
- You replace your roof

IMPORTANT NOTICE – POLICYHOLDER NOTICE OF COVERAGE CHANGES

Enclosed is your Quantum Home 2.0® policy renewal package. Please read the documents carefully, as your coverage has changed. This Important Notice provides general information. Not all of the policy forms and endorsements listed below may apply to your policy. To determine the policy forms and endorsements that apply to your policy, please refer to your Declarations. In case of any conflict between this Important Notice and your policy, your policy will govern.

We made the following revisions:

Special Provisions – Minnesota, form HQ-300 MN

- **POLICY CONDITIONS – 4. Cancellation** paragraph a. of the section has been revised to remove the condition that your request to cancel your policy be in writing.
- **PROPERTY EXCLUSIONS – 11.** revised title **“Fungi” or Other Microbes or Rot** to include rot. We also revised paragraph **11.b.** of this exclusion to indicate that the exclusion does not apply to rot that results from fire or lightning.
- **PROPERTY CONDITIONS – 6. Loss Payment** has been amended to include additional language to state that we will only pay interest that accrues after the loss amount is determined and before we pay, tender or deposit the amount payable as follows:

However, we will not pay you any interest, other than the interest that accrues between the time that it is determined that a loss shall be payable, in accordance with **6.a., b. or c.** above, and before we pay, tender or deposit in court payment for the loss.

Liability Coverage Section, policy form HQ-L88

- Under **LIABILITY EXCLUSIONS – A. Liability Coverage E – Premises Liability and Coverage F – Medical Payments to Others:**
 - Amended paragraph **4.** To include the following: resident and “residence employee”.
 - Amended paragraph **11.** which read:

The exclusion applies whether or not the illegal activities described about were in control or knowledge of an “insured”.

To now read:

This exclusion does not apply to the lawful use of prescription drugs by a person following the orders of a licensed healthcare provider.
- Exclusion **16.** “Watercraft Liability” has been renumbered Exclusion **18.** and the following exclusion has been added:

16. “Bodily injury” or “property damage” arising out of sexual molestation, corporal punishment or physical or mental abuse.

Earthquake Coverage, form HQ-054

- Revised **PROPERTY – EXCLUSIONS** to remove the exclusion for Exterior Masonry Veneer.

Water Back Up And Sump Discharge Or Overflow Coverage, form HQ-208

- Under **PROPERTY COVERAGE SECTION, PROPERTY – PROPERTY – PERILS INSURED AGAINST,** the following paragraph **4.** was added:

4. Property Coverages A and B (if applicable), paragraph **2.c.(6)(b)** in Special Coverage form **HQ-003;**

Identity Fraud Expense Reimbursement Coverage, form HQ-455

- Editorial revision.

Green Home Additional Coverage, form HQ-544

- Under the second paragraph of Property Coverage A – Dwelling and Property Coverage B – Other Structures – Green Certification and Recertification Expenses the word “retain” is revised to “reattain”.
- Editorial revisions for clarification and to align this form with the Policy Contract.

Buried Utility Lines Coverage, form HQ-856

- Under the DEFINITIONS section on what a “Buried Utility line(s)” does not include, we have revised paragraph **a.(2)** to state the following:
This does not apply to any part that is beneath a driveway, walkway or patio.

Motorized Golf Cart Coverage, form HQ-028

- Under PROPERTY – CONDITIONS, **4. Loss Deductible**, the reference to endorsement is changed to Motorized Golf Cart Coverage.
- Editorial revisions for clarification and to align this form with the Policy Contract.

If you have any questions on the policy forms and endorsements that apply to your policy or if you wish to make any change, contact your agent or Travelers representative.

We appreciate your business and look forward to continuing to serve your insurance needs.

Travelers



Homeowners Policy Continuation Declarations

Named Insured and Mailing Address

COLIN GULLING
1184 SEMINARY AVE
SAINT PAUL, MN 55104-1441
colin.gulling@gmail.com

Your Agency's Name and Address

NORTH RISK PARTNERS LLC
PO BOX 64016
ST PAUL, MN 55164

Residence Premises

1184 SEMINARY AVE
SAINT PAUL, MN 55104-1441

Mortgagee Name and Address

- BANK OF ENGLAND MORTGAGE
ISAOA/ATIMA
PO BOX 2055
CARMEL, IN 46082-2055
LOAN NUMBER: 2005466945

Policy Information

Your Policy Number	507086426 633 1	For Policy Service	1.651.379.7800
Your Account Number	507086426	For Claim Service	1.800.252.4633
Your Insurer:	TRAVELERS PERSONAL INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from July 15, 2022 at 12:01 A.M. STANDARD TIME to July 15, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy: **\$1,615.15**
This is not a bill. The mortgagee will be billed separately for this policy.

Other Adjustments

MN Fire Safety Surcharge	\$7.98
MN Firefighter Relief Surcharge	\$11.17

Discounts

The following discounts reduced your premium:

Multi-Policy	Early Quote	Loss Free
Good Payer	Fire Protective Device	

Savings Reflected in Your Total Premium: **\$612.00**

Coverages and Limits of Liability

Property Coverage Section

	Limit
Coverage A – Dwelling	\$300,000
Coverage B – Other Structures	\$30,000
Coverage C – Personal Property	\$150,570
Coverage D – Loss of Use	\$60,000

Liability Coverage Section

	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$300,000
Coverage F – Medical Payments to Others (each person)	\$2,000

Deductibles

Peril Deductible

Property Coverage Deductible (All Perils)

Deductible

\$1,500

In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Special Limits and Additional Coverages

Coverage Level: Travelers Protect®

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability

	Limit
a. Money, bank notes, coins, stored value cards	\$250
b. Securities, accounts, passports, tickets, stamps	\$1,500
c. Comic books and trading cards	\$1,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000
e. Theft of jewelry, watches, precious stone	\$1,500
f. Theft of furs	\$1,500
g. Theft of silverware, goldware, pewterware	\$1,500
h. Theft of firearms and related equipment	\$1,500
i. Theft of tools and their accessories	\$1,500
j. Theft of rugs, tapestries and wall hangings	\$1,500
k. Business property on the residence premises	\$3,000
l. Business property away from the residence premises	\$1,500
m. Trailers or semitrailers not used with watercraft	\$1,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$1,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

Property – Additional Coverages

	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$15,000

Named Insured COLIN GULLING

Policy Number 607086426 633 1

Policy Period July 15, 2022 to July 15, 2023

Issued On Date May 9, 2022

Property – Additional Coverages (continued)

	Limit
Fire Department Service Charge	\$500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$1,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$30,000
Personal Records and Data Replacement	\$1,500
Limited Fungi or Other Microbes Remediation	\$5,000

The applicable policy deductible applies unless otherwise noted.

Liability – Additional Coverages

	Limit
Damage to Property of Others	\$1,000
Loss Assessment	\$1,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages

Optional Coverages	Endorsement	Limit	Premium
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-20)	\$5,000	Included*
Personal Property Replacement Cost Loss Settlement	HQ-290 MN (05-17)		Included*
Additional Replacement Cost Protection Coverage	HQ-420 CW (11-18)	\$75,000	Included*
25% of Coverage A - Dwelling Limit			
Functional Replacement Cost Loss Settlement	HQ-825 CW (05-17)		Included*

**Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

Required Forms and Endorsements Included in Your Policy:
Form: 633

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Minnesota	HQ-300 MN (05-21)
Additional Benefits	HQ-860 CW (08-18)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.

Please keep these documents for reference.

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

# of Families: 1 Family	Year Built: 1908	Construction Type: Frame
# of Stories: 1.5	Square Footage: 1454	Siding Type: Cement Fiber
# of Bathrooms: 1	Age of Roof: 17	Roof Material Type: Asphalt-Fiberglass
Garage - Number of Cars: 00	Garage Type: None	Foundation Type: Basement
# of Employees: 00		Finished Basement: 00

Issued on 05-09-2022

For Your Information

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

We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at www.mytravelers.com/discounts to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6070864266331 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

We have increased the coverage limit on your home by 9.900% to reflect the estimated cost to rebuild your home. This increase is based on information we received from CoreLogic, an independent firm specializing in construction costs. Each home is unique and you know your home best. Your coverage amount may need to be adjusted, higher or lower, based on your home's specific construction details, updates or upgrades. Have you recently made any home improvements, such as upgraded your kitchen or bath, or completed a finished living area in your basement? Have you added an extra room or built a deck? These changes can significantly increase the replacement cost value of your home. It is important to make sure your policy affords appropriate coverage and limits to reflect your home's replacement cost value in the event of a total loss. If you disagree with your coverage limit, please contact your Travelers representative or agent who can work with you to help you decide the appropriate amount of insurance for your home and process any necessary adjustments.

If you have recently replaced your roof it is important that you inform your Travelers Representative.

Important Notification: The Travelers, including its affiliates, will collect credit-related information, including an Insurance Score, from organizations providing personal or privileged information. The Travelers will order this information prior to each annual renewal of your policy. This information will not be solely used to grant or deny you coverage and/or determine the premium you will be charged. You have the right to be informed upon request, the nature and content of the information collected and the consumer reporting agency which your policy is issued. If you have any questions, contact your Travelers insurance representative.

The Homeowners Policy is a legal contract between the Policyowner and the Company. **READ YOUR POLICY CAREFULLY.**

If you pay a residence employee \$1,000 or more in a three month period, you are required by Minnesota Statute to purchase a standard commercial workers' compensation policy. Please contact your insurance representative.



Named Insured COLIN GULLING

Policy Number 607086426 633 1

Policy Period July 15, 2022 to July 15, 2023

Issued On Date May 9, 2022

A Minnesota Firefighter Relief Surcharge has been applied to this policy in accordance with the Notice from the Minnesota Department of Revenue (MNN: 5093560) and MN statute 2971.10

Your policy includes a \$11.17 Firefighter Relief Surcharge which is included in your bill.

In accordance with Minnesota statute 2971.06, a 0.5% Fire Safety Surcharge applies to this policy.

We use Insurance Score as one factor in determining the premium on our policies. If you would like to have your Insurance Score updated, please call 1.651.379.7800.

~~REDACTED~~

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

This Endorsement Changes The Policy. Please Read It Carefully.

PROPERTY COVERAGE SECTION

PROPERTY – PERILS INSURED AGAINST

For purposes of the Water Back Up and Sump Discharge or Overflow Additional Coverage only, Perils Insured Against provision:

1. Property Coverage A – Dwelling and Property Coverage B – Other Structures, paragraph 2.c.(6)(b) in form HQ-P03;
2. Property Coverage A – Dwelling, paragraph 2.c.(6)(b) in form HQ-P06;
3. Property Coverages A, B (if applicable) and C, paragraph 1.c.(6)(b) in Special Personal Property Coverage form HQ-015; and
4. Property Coverages A and B (if applicable), paragraph 2.c.(6)(b) in Special Coverage form HQ-003;

is replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

PROPERTY – ADDITIONAL COVERAGES

The following additional coverage is added under Property – Additional Coverages:

Water Back Up and Sump Discharge or Overflow Coverage. We will pay up to the limit of liability shown in the Declarations under this Water Back Up and Sump Discharge or Overflow Coverage, for direct physical loss, not caused by the negligence of an “insured”, to property covered under the Property Coverage Section of this policy, caused by water or water borne material, that:

- a. Enters through or backs up from a sewer or drain located within the dwelling or other building structures on the “residence premises”; or
- b. Discharges or overflows from a:
 - (1) Sump or sump pump;
 - (2) Related equipment; or
 - (3) Any other system designed to remove subsurface water which is drained from the foundation area;

located within the dwelling or other building structures on the “residence premises” even if such discharge or overflow results from mechanical breakdown.

This additional coverage does not apply to:

- a. Direct physical loss of the sump, sump pump, related equipment or any other system designed to remove subsurface water which is caused by mechanical breakdown; or
- b. Loss caused as a direct or indirect result of flood, surface water, storm surge, waves, wave wash, tidal water, tsunami, seiche, overflow of a body of water or spray from any of these, whether a result of precipitation or driven by wind.

This coverage does not increase the limits of liability for any property covered under the Property Coverage Section of this policy.

PROPERTY – EXCLUSIONS

For purposes of this Water Back Up and Sump Discharge or Overflow Additional Coverage only, the following is added under 3. Water, paragraph b. (this is Property – Exclusion A.3. in forms HQ-P03 and HQ-P06):

3. Water, meaning any:

- b. This paragraph b. does not apply to the extent that coverage is provided under the Water Back Up and Sump Discharge or Overflow Additional Coverage.

For purposes of this Water Back Up and Sump Discharge or Overflow Additional Coverage only, the following is added under 4. Power Failure (this is Property – Exclusion A.4. in forms HQ-P03 and HQ-P06):

4. Power Failure.

This exclusion does not apply to the extent that coverage is provided under the Water Back Up and Sump Discharge or Overflow Additional Coverage.

All other provisions of this policy apply.

SPECIAL PROVISIONS – MINNESOTA

This Endorsement Changes The Policy. Please Read It Carefully.

POLICY CONDITIONS

4. **Cancellation** paragraphs a. and b. are replaced by the following:

4. **Cancellation.**

- a. A named "insured" shown in the Declarations may cancel this policy by:

- (1) Returning this policy to us; or
- (2) Giving us advance notice of the date cancellation is to take effect.

We may accept another form of notice from a named "insured". The cancellation by a named "insured" will be binding on any other named "insured".

- b. We may cancel this policy only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, electronically transmitted to you, if permissible by law, or mailed to you at your mailing address shown in the Declarations. Proof of mailing or electronic transmission will be sufficient proof of notice. We will also deliver or mail a copy of the notice to any Additional Insured named in the Declarations.

- (1) When you have not paid the premium, we may cancel at any time by letting you know at least 20 days before the date cancellation takes effect.
- (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 by letting you know at least 20 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 only for one or more of the following reasons:
 - (a) Misrepresentation or fraud made by you or with your knowledge in obtaining the policy or in pursuing a claim thereunder;
 - (b) An act or omission by you which materially increases the risk originally accepted; or
 - (c) Physical changes in the insured property which are not corrected or restored within a reasonable time

after they occur and which result in the property becoming uninsurable.

This can be done by letting you know at least 30 days before the date cancellation takes effect.

The following is added under 4. **Cancellation**:

If we cancel, any return premium will be refunded as follows:

- (1) If your premium was paid by your agent and debited to that agent's account with us, any return premium will be credited to that account upon cancellation;
- (2) If your premium was paid directly to us, return premium due will be:
 - (a) Returned to you with the notice of cancellation; or
 - (b) Delivered or mailed to you so that you receive it no later than the effective date of cancellation.

If you cancel, any return premium will be refunded within 30 days after our receipt of your request for cancellation.

5. **Nonrenewal** is replaced by the following:

5. **Nonrenewal.** We may elect not to renew this policy. We may do so by delivering to you, electronically transmitting to you, if permissible by law, or mailing to you at the mailing address shown in the Declarations, written notice of our intent not to renew, containing the reasons for nonrenewal at least 60 days before the expiration date of this policy. Proof of mailing or electronic transmission will be sufficient proof of notice. We will also deliver or mail a copy of the notice to any Additional Insured named in the Declarations.

The following is added under 7. **Subrogation**:

If we pay an innocent "insured" for a loss caused by another "insured" who commits, or conspires to commit, any act that results in loss by fire, the rights of the innocent "insured" to recover damages from the "insured" who committed, or conspired to commit, such an act are transferred to us to the extent of our payment. The innocent "insured" may not waive such rights.

In addition, our rights under this condition do not apply against:

- a. An "insured"; or
- b. Any person or organization insured under another policy issued by us with respect to the same loss;

provided the loss was not intentionally caused by such "insureds".

PROPERTY COVERAGE SECTION

PROPERTY COVERAGE C – PERSONAL PROPERTY

When this Special Provisions – Minnesota is used with forms HQ-P02, HQ-P03, HQ-P04 or HQ-P06, paragraph 4.c.(2)(a) under 4. **Property Not Covered** is replaced by the following:

4. **Property Not Covered.**

- (a) Used solely to service a residence; or

PERILS INSURED AGAINST

The following is added under all **PERILS INSURED AGAINST** provisions:

We insure for all loss caused by fire or any damage caused by lightening.

PROPERTY – ADDITIONAL COVERAGES

When this Special Provisions – Minnesota is used with forms HQ-P02, HQ-P03 or HQ-P06, the following is added under 12. **Ordinance or Law**, and when this Special Provisions – Minnesota is used with forms HQ-P53 or HQ-P56, the following is added under 9. **Ordinance or Law**:

The coverage afforded under this Property – Additional Coverage does not reduce any similar coverage provided elsewhere in this policy.

PROPERTY – EXCLUSIONS

The following is added under 1. **Ordinance or Law**:

However, with respect to:

- a. The damaged portion of a building in the event of a partial loss; or
- b. The entire building in the event of a total or constructive total loss;

exclusion 1.a. (this is exclusion A.1.a. in forms HQ-P03 and HQ-P06) does not apply.

In addition, with respect to all forms except HQ-P04, any loss settlement condition which excludes the increased cost attributable to an ordinance or law is hereby revised to include such

cost to the extent that coverage is provided by exception under this exclusion 1. (this is exclusion A.1. in forms HQ-P03 and HQ-P06), but in no event will we pay more than the applicable limit of liability.

The following is added under 9. **Intentional Loss**:

This exclusion does not apply, with respect to loss to covered property caused by fire, to an "insured" who does not commit, or direct another to commit, any act that results in loss by fire.

We do cover such "insured" only to the extent of that "insured's" legal interest, but not exceeding the applicable limit of liability.

We may apply reasonable standards of proof to claims for such loss.

11. **"Fungi" or Other Microbes** is replaced by the following:

11. **"Fungi", Other Microbes or Rot**, meaning any loss or cost resulting from, arising out of, caused by, consisting of or related to "fungi", other microbes or rot.

This exclusion does not apply to:

- a. "Fungi" or other microbes remediation coverage that may be afforded under Property – Additional Coverage 16. Limited "Fungi" or Other Microbes Remediation (this is Property – Additional Coverage 11. Limited "Fungi" or Other Microbes Remediation in forms HQ-P53 and HQ-P56); or
- b. "Fungi", other microbes or rot that results from fire or lightning.

PROPERTY – CONDITIONS

When this Special Provisions – Minnesota is used with forms HQ-P02, HQ-P03, HQ-P04, HQ-P06, HQ-P53 or HQ-P56, paragraph a. under 2. **Your Duties After Loss** is replaced by the following:

- a. Give us or our agent prompt notice. With respect to a loss caused by the peril of windstorm or hail, that notice must occur no later than one year after the date of loss;

When this Special Provisions – Minnesota is used with forms HQ-P02, HQ-P03, HQ-P04 or HQ-P06, paragraphs 2.g. and 2.h under 2. **Duties After Loss** are replaced by the following:

2. **Duties After Loss.**

- g. As often as we reasonably require:
 - (1) Show the damaged property;

- (2) Provide us with records and documents reasonably related to the loss, or certified copies if the originals are lost, and permit us to make copies; and
 - (3) Submit to examination under oath, while not in the presence of another "insured", and sign the same, within a reasonable time of our request, after having been informed:
 - (a) Of your right to counsel; and
 - (b) That your answers may be used against you in later civil or criminal proceedings.
- h.** Send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
- (1) The time and cause of loss;
 - (2) The interest of all "insureds" and all others in the property involved and all liens on the property;
 - (3) Other insurance which may cover the loss;
 - (4) Receipts for additional living expenses incurred and records that support the fair rental value loss; and
 - (5) Evidence or affidavit that supports a claim under Property – Additional Coverage 7. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money, stating the amount and cause of loss.

In no event, will failure to comply with **2.h.(4)** and **(5)** within 60 days of our request invalidate the remaining portions of the claim.

When this Special Provisions – Minnesota is used with forms **HQ-P53** or **HQ-P56**, paragraphs **2.f.** and **2.g** under **2. Duties After Loss** are replaced by the following:

2. Duties After Loss.

- f.** As often as we reasonably require:
 - (1) Show the damaged property;
 - (2) Provide us with records and documents reasonably related to the loss, or certified copies if the originals are lost, and permit us to make copies; and
 - (3) Submit to examination under oath, while not in the presence of another "insured", and sign the same, within a reasonable time of our request, after having been informed:

- (a) Of your right to counsel; and
- (b) That any answers may be used against you in later civil or criminal proceedings.

- g.** Send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

- (1) The time and cause of loss;
- (2) The interest of all "insureds" and all others in the property involved and all liens on the property;
- (3) Other insurance which may cover the loss; and
- (4) Receipts for additional living expenses incurred and records that support the fair rental value loss.

In no event, will failure to comply with **2.f.(4)** within 60 days of our request invalidate the remaining portions of the claim.

When this Special Provisions – Minnesota is used with forms **HQ-P02**, **HQ-P03**, **HQ-P04**, **HQ-P06**, **HQ-P53** or **HQ-P56**, the following is added under **2. Your Duties After Loss**:

Send to us within a reasonable time after our request the following:

- (1) Changes in title or occupancy of the property during the term of the policy;
- (2) Specifications of damaged buildings and detailed repair estimates; and
- (3) The inventory of damaged personal property described in **2.f.** (this is **2.e.** in forms **HQ-P53** and **HQ-P56**).

When this Special Provisions – Minnesota is used with forms **HQ-P02**, **HQ-P03** or **HQ-P53**, the following is added under **4. Loss Deductible**:

We agree that, in the event of a total loss to a building covered under the Property Coverage Section, no deductible applies to the loss to that building.

However, loss to property covered under the Property Coverage Section, other than a building, will be subject to a deductible unless otherwise specified.

6. Loss Payment is replaced by the following:

6. Loss Payment. We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable within 5 working days:

- a. From the receipt of the agreement by us or, if later, from the date of your performance of any conditions set by such agreement;
- b. After there is an entry of a final judgment; or
- c. After there is a filing of an appraisal award with us.

However, we will not pay you any interest, other than the interest that accrues between the time that it is determined that a loss shall be payable, in accordance with 6.a., b. or c. above, and before we pay, tender or deposit in court payment for the loss.

When this Special Provisions – Minnesota is used with forms **HQ-P02, HQ-P03, HQ-P06, HQ-P53 or HQ-P56, 12. Mortgage Clause** is replaced by the following:

12. Mortgage Clause.

- a. The word mortgagee includes contract for deed vendor.
- b. If a mortgagee is named in this policy:
 - (1) Loss payable to property insured under Property Coverage A or, if applicable, Property Coverage B or by separate endorsement will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages; and
 - (2) We will notify the mortgagee of such property of changes to this policy that result in a substantial reduction in coverage.
- c. If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
 - (1) Pays any premium due under this policy on demand if you have neglected to pay the premium; and
 - (2) Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Property Conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the mortgagee.
- d. If we decide to cancel or not to renew this policy, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.
- e. If we pay the mortgagee for any loss and deny payment to you:

- (1) We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
- (2) At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.
- f. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

17. Concealment or Fraud (this is Property – Condition 16. in form **HQ-P04**) is replaced by the following:

Concealment or Fraud.

- a. With respect to a loss caused by fire, we do not provide coverage to the "insured" who has:
 - (1) Before a loss, willfully; or
 - (2) After a loss, willfully and with intent to defraud;
 concealed or misrepresented any material fact or circumstance relating to this insurance.
- b. With respect to loss caused by a peril other than fire, we provide coverage to no "insureds" under this policy if an "insured" has:
 - (1) Before a loss, willfully; or
 - (2) After a loss, willfully and with intent to defraud;
 concealed or misrepresented any material fact or circumstance relating to this insurance.

When this Special Provisions – Minnesota is used with forms **HQ-P02, HQ-P03 or HQ-P53**, the following is added:

Valuation Clause. We agree that, in the event of a total loss to a building covered under the Property Coverage Section, the limit of liability for the building represents the total value of the building.

LIABILITY COVERAGE SECTION

When this Special Provisions – Minnesota is used with form **HQ-L77, LIABILITY COVERAGE E – PERSONAL LIABILITY** paragraph 1. is replaced by

the following, and when this Special Provisions – Minnesota is used with form **HQ-L88, LIABILITY COVERAGE E – PREMISES LIABILITY** paragraph 1. is replaced by the following:

1. Pay up to our limit of liability for the damages for which an “insured” is legally liable; and

LIABILITY – ADDITIONAL COVERAGES

The following is added under 1. **Claim Expenses**:

1. Claim Expenses.

- e. Prejudgment interest awarded against an “insured” on that part of the judgment we pay.

LIABILITY – EXCLUSIONS

When this Special Provisions – Minnesota is used with form **HQ-L77, A.14.**, second paragraph b., under **A. Liability Coverage E – Personal Liability and Coverage F – Medical Payments to Others** which states:

- b. Used solely to service an “insured’s” residence;

is replaced by the following:

- b. Used solely to service a residence;

C. Liability Coverage F – Medical Payments to Others paragraph 2. is replaced by the following:

2. To any person eligible to receive benefits voluntarily provided or required to be provided under any:

- a. Workers’ compensation law. If an “insured” pays wages to a “residence employee” of \$1,000 or more in cash in any three month period during the current calendar year or during the preceding calendar year, then the “insured” is required by Minn. Stat. §176.181, subd. 2, to purchase a standard workers’ compensation policy;

- b. Non-occupational disability law; or
- c. Occupational disease law;

LIABILITY – CONDITIONS

3. **Duties After “Occurrence”** paragraph a. is replaced by the following:

3. Duties After “Occurrence”.

- a. Give notice to us or our agent as soon as practical, which sets forth:

- (1) The identity of the policy and named “insured” shown in the Declarations;
- (2) Reasonably available information on the time, place and circumstances of the “occurrence”; and
- (3) Names and addresses of any claimants and witnesses;

7. **Bankruptcy of an Insured** is replaced by the following:

7. **Bankruptcy of an Insured.** Bankruptcy, insolvency or dissolution of an “insured” will not relieve us of our obligations under this policy.

10. **Concealment or Fraud** is replaced by the following:

10. Concealment or Fraud.

We do not provide coverage to an “insured” who has:

- a. Before a loss, willfully; or
- b. After a loss, willfully and with intent to defraud;

concealed or misrepresented any material fact or circumstance relating to this insurance.

All other provisions of this policy apply.

Important Information About Flood Damage

Many people find out too late their property is at risk of flooding, or that their property insurance does not cover flood damage.

YOUR TRAVELERS HOMEOWNERS POLICY DOES NOT COVER FLOOD LOSS TO YOUR HOME AND ITS CONTENTS.

This policy does not cover damage to your property caused by flooding. The federal government offers flood insurance through the National Flood Insurance Program to residents of communities that participate in its program. You can learn more about the National Flood Insurance Program at www.floodsmart.gov or by calling 888.379.9531.

While we don't offer flood insurance, we believe it's up to you to decide if you need the specialized coverage it offers to help protect your home or condo.

If you think you need flood insurance:

- Contact your insurance agent
- Learn more about the National Flood Insurance Program at www.floodsmart.gov or by calling 888.379.9531.
- Even if you already have a flood policy, you may want to ensure it is up to date

PL-50369 (05-17)

This information is intended for general education purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy.

PRIVACY NOTICE

Privacy Statement for Individual U.S. Personal Insurance Consumers

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

A few key points include:

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

What type of information do we collect?	You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following: • Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others. • Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers. • Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection. • Information from government agencies or independent reporting companies. • Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s). • In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.
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How do we use your personal information?	We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law. Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information. When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.
How do we share your personal information?	We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent. We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others. We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.
How do we protect your personal information?	We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.

How can I review and correct the personal information you have about me?	If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency. You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments. For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.
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This notice is given by The Travelers Indemnity Company and its personal insurance property casualty affiliates. This notice may be amended at any time. The most current version will be posted on Travelers.com. A statement concerning our use of Insurance Score is available on request for Oregon residents. Last revised December 2016

Important Notice about Billing Options and Disclosures

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

You have chosen to pay your insurance premium in full and will be billed by mail / email. Other charges that may apply include a \$10.00 late charge and a \$20.00 fee for payments returned by your bank.

If you'd like to change your billing plan, please review the options below. You can select a new plan in the MyTravelers Mobile App, at MyTravelers.com, or by contacting your Travelers insurance representative.

<u>Bill Plan</u>	<u>Monthly</u>	<u>Pay in Full</u>
Electronic Funds Transfer (EFT)	\$2.00	No Charge
Recurring Credit Card (RCC)	\$2.00	No Charge
Bill by Mail / Email	\$6.00	No Charge

Late Charge: \$10.00 per occurrence

Payments returned by your bank: \$20.00 per occurrence

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

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

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

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

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-651-379-7800.

