

PO Box 853907
Richardson, TX 75085-3907



AT2 H-20-2281-FAD1 F H W
000538 3200
YUREVITCH, ISABELLE
42555 E DEERFOOT LN
STEAMBOAT SPR CO 80487-9104



BALANCE DUE NOTICE

AMOUNT DUE: \$1,501.00

Payment is due by JUN 16 2021

Policy Number: 86-CB-E513-0

Policy Period: 12 Months

Effective Dates: JUN 16 2021 to JUN 16 2022

Your State Farm Agent

DAX MATTOX INS AGENCY INC
1915 ALPINE PLZ UNIT C-2
STEAMBOAT SPR CO 80487-2112

Phone: (970) 879-7773

Location of Residence Premises

42555 E DEERFOOT LN
STEAMBOAT SPR CO 80487-9104

IMPORTANT MESSAGES

Full payment by Date Due continues this policy to JUN 16 2022

Thanks for letting us serve you!

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Prepared: APR 23 2021

↓ Please fold and tear here ↓

Page 1 of 1
04-05-2018 (o1F1082E)

**Power To Pay
Your Way**



Online
statefarm.com/pay



Mobile
Use the
State Farm mobile app



Call
Automated Line: 800-440-0998
Your agent: (970) 879-7773



Mail
Send us a
check



**Visit your
State Farm
agent**

Key code: 71 3453 5887

HO - HOMEOWNERS



Insured Name: YUREVITCH, ISABELLE

Policy Number: 86-CB-E513-0

AMOUNT DUE: \$1,501.00

Please pay by JUN 16 2021

Make payment to State Farm

2009107164

State Farm Insurance Companies
P.O. Box 680001
Dallas, TX 75368-0001



For Office Use Only

GB,H2,6E,BE,GA,EH

FIRE BAL DUE	\$1,501.00	0716
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State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 853907
Richardson, TX 75085-3907

H-20-2281-FAD1 F H W
3200

YUREVITCH, ISABELLE
42555 E DEERFOOT LN
STEAMBOAT SPR CO 80487-9104

POLICY NUMBER	86-CB-E513-0
HOMEOWNERS AVAILABLE COVERAGE NOTICE	
SEE RENEWAL DECLARATIONS	



ST-1
0209-1000

IT IS IMPORTANT THAT YOU OCCASIONALLY REVIEW THE COVERAGES AND LIMITS IN YOUR HOMEOWNERS POLICY TO BE CERTAIN YOUR NEEDS ARE BEING MET. THE FOLLOWING INFORMATION WILL ASSIST YOU IN THE REVIEW PROCESS.

THE COVERAGE LIMITS FOR COVERAGE A - DWELLING, COVERAGE B - PERSONAL PROPERTY, COVERAGE L - PERSONAL LIABILITY, AND COVERAGE M - MEDICAL PAYMENTS TO OTHERS ARE LISTED ON THE ACCOMPANYING RENEWAL DECLARATIONS. PLEASE REVIEW THESE LIMITS TO DETERMINE IF THEY ARE ADEQUATE IN THE EVENT OF A LOSS.

THE FOLLOWING IS A **PARTIAL LIST** OF THE OPTIONAL COVERAGES YOU HAVE **NOT** ADDED TO YOUR POLICY. THEY MAY BE AVAILABLE TO YOU FOR AN ADDITIONAL PREMIUM.

- Business Property (for higher limits)
- Business Pursuits Liability (for teachers, school administrators, sales persons, and clerical employees)
- Child Care Liability (for those providing child care in their home)
- Earthquake (for damage to buildings and personal property caused by an earthquake)
- Firearms (for broadened coverage and higher limits)
- Incidental Business Liability (for those with an incidental office, studio, or school in the home)
- Loss Assessment (for neighborhoods with Homeowners Associations)
- Nurses' Professional Liability (for those in the nursing profession)
- Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, or false arrest)
- Silverware/Goldware (for broadened coverage and higher limits)
- Adult Day Care Liability (for those providing adult day care in their home)
- Energy Efficiency Upgrade (for replacing damaged heating unit, air conditioning unit, or water heater with equipment that is more energy efficient)
- Home Rental (for those who rent out their home for more than 30 nights yearly)

****Continued on Reverse Side****

0119222a 03-31-2017

Prepared APR 23 2021

**Agent
Telephone**

**DAX MATTOX INS AGENCY INC
(970) 879-7773**

003488 220
E GB,H2,6E,BE,GA,EH

Home Systems Protection (for covering the breakdown of permanently installed equipment)

Service Line (for the cost of repairing damaged underground utility lines)

Increased Personal Property (for higher limits above the standard policy limit, which is a percentage of your Coverage A-Dwelling amount)

0160223a 03-31-2017

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

IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING

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

PO Box 853907
Richardson, TX 75085-3907



AT2 H-20-2281-FAD1 F H W

YUREVITCH, ISABELLE
42555 E DEERFOOT LN
STEAMBOAT SPR CO 80487-9104



RENEWAL DECLARATIONS

AMOUNT DUE: \$1,501.00

Payment is due by **JUN 16 2021**

Policy Number: 86-CB-E513-0

Policy Period: 12 Months

Effective Dates: JUN 16 2021 to JUN 16 2022

The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent

DAX MATTOX INS AGENCY INC
1915 ALPINE PLZ UNIT C-2
STEAMBOAT SPR CO 80487-2112

Phone: (970) 879-7773

Roof Material: Composition Shingle
Roof Installation Year: 2006

Homeowners Policy

Location of Residence Premises

42555 E DEERFOOT LN
STEAMBOAT SPR CO 80487-9104

Construction: Frame
Year Built: 1978

Automatic Renewal

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

IMPORTANT MESSAGES

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

PREMIUM

Annual Premium	\$1,501.00
<i>Your premium has already been adjusted by the following:</i>	
Home/Auto Discount	Claim Record Discount
Loyal Customer	

Total Premium	\$1,501.00
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ST-1
0309-1000

NAMED INSURED**MORTGAGEE AND ADDITIONAL INTERESTS**

YUREVITCH, ISABELLE

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 728,900
Other Structures	\$ 72,890
B Personal Property	\$ 546,675
C Loss of Use	Actual Loss Sustained
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 300,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 3,000

INFLATION

Inflation Coverage Index: 349.0

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses 1/2%	\$ 3,644

LOSS SETTLEMENT PROVISIONS

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

FORMS, OPTIONS, AND ENDORSEMENTS

HW-2106	Homeowners Policy
Option JF	Jewelry and Furs \$2,500 Each Article/\$5,000 Aggregate
Option ID	Increase Dwlg up to \$145,780
Option OL	Ordinance/Law 10%/ \$72,890
HO-2609	Cyber/ID Restoration/Fraud Cov
HO-2444	Back-Up Of Sewer Or Drain - 5% of Coverage A/\$ 36,445
HO-2216	Amendatory Endorsement
HO-2779	Wildfire Response End
HO-2356	*Amendatory End - Liability *New Form Attached

ADDITIONAL MESSAGES

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

Other limits and exclusions may apply - refer to your policy

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

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

Participating Policy

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

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

Lynne M. Youell
Secretary


Michael J. Tignor
President

Your coverage amount...

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

ADDITIONAL MESSAGES

01F1081A



State Farm® reports claim information to loss history exchanges. The claim information is used to furnish loss history reports to insurers. Colorado law requires insurers to provide information regarding how insureds may obtain a free copy of their loss history report. If you are interested in obtaining a report from the loss history exchanges, you may do so by contacting:

**Automated Property Loss Underwriting System
(A-Plus®), 1-800-709-8842 or www.iso.com**

**Comprehensive Loss Underwriting Exchange
(CLUE®), 1-866-527-2600 or www.choicetrust.com**

IMPORTANT NOTICE**Regarding Changes to Your Policy**

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

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

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

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

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

AMENDATORY ENDORSEMENT – SECTION II – LIABILITY COVERAGES

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

SECTION II – EXCLUSIONS

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

2. Coverage L does not apply to:

a. liability:

- (1) for *your* share of any loss assessment charged against all members of any type of association of property owners; or
- (2) imposed on or assumed by any *insured* through any unwritten or written contract or agreement. This exclusion does not apply to:
 - (a) liability for damages that the *insured* would have in absence of the contract or agreement; or
 - (b) written contracts:
 - (i) that directly relate to the ownership, maintenance, or use of any *insured location*; or

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

unless excluded elsewhere in the policy;

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

- (1) fire;
- (2) smoke;
- (3) explosion;
- (4) abrupt and accidental damage from water; or
- (5) household pets, up to \$500 in excess of *your* security deposit;

All other policy provisions apply.

HO-2356

Summary of Coverage Homeowners Policy

THIS DOCUMENT IS A SUMMARY OF YOUR HOMEOWNER COVERAGE. THE INFORMATION IN THIS DOCUMENT DOES NOT REPLACE ANY POLICY PROVISION. COVERAGE IS SUBJECT TO THE TERMS, CONDITIONS, SPECIAL LIMITS AND EXCLUSIONS OF THE POLICY AND APPLICABLE ENDORSEMENTS. PLEASE READ YOUR POLICY FOR DETAILS! IN THE EVENT OF A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY DISCLOSURE FORM, YOUR POLICY PROVISIONS SHALL PREVAIL.

General information:

The coverage amount listed on your attached declaration page is only an estimate of the replacement cost value of your insured property. It may not be sufficient to replace your property in the event of a total loss. If you have concerns about the estimated replacement cost amount used to derive your coverage, you should take an opportunity to discuss this with us to ensure your property has enough coverage in the event of a total loss.

It is important that you review and discuss your coverage with your agent or company representative on an annual basis. Any changes to your insured property, i.e. remodeling or building code updates, may require an increased coverage amount for your insured property.

Your declaration page lists the specific limits of your policy for each of these coverages:

DWELLING: The dwelling is the main residential home. We offer different types of policies with different coverage amounts. You may want to consider a replacement cost policy or an actual cash value policy. If you insure your dwelling on a replacement cost basis, we will encourage you to choose a coverage limit equal to the estimated cost to rebuild it. Your policy may also include a feature providing additional coverage in case the cost to rebuild exceeds the insurance amount purchased. Some policies also include "Ordinance and Law Coverage" for increased costs of repair or replacement due to changes in building codes that affect your property. See below for more information or contact us with any questions about these additional coverages.

- **Replacement Cost** is the amount it takes to replace your damaged or destroyed property, subject to the limits shown in your declaration page and policy. Please refer to your policy for additional information.
- **Actual Cash Value** is the cost of repairing or replacing damaged or destroyed property with property of same kind and quality less depreciation, subject to the limits shown in your declaration page and policy.

OTHER STRUCTURES: Buildings and other structures not attached to the dwelling such as fences, sheds and detached garages. These are subject to the "other structures" limit identified in your declaration page. If additional coverage is needed, discuss it with us.

PERSONAL PROPERTY: Personal items and household goods; valuable items, such as jewelry and art, are subject to limitations. If you own valuable items, you should consider purchasing additional coverage through a scheduled endorsement or separate policy.

LOSS OF USE/ADDITIONAL LIVING EXPENSE: Covers increased living expenses during the time required to repair or replace the damage to your dwelling following an insured loss, or if you permanently relocate, the time required to move your household to a new location. This coverage may be subject to time and expense limitations. Please review your policy.

PERSONAL LIABILITY: Provides protection if you or a resident insured causes bodily injury or property damage to another, on a per occurrence basis.

MEDICAL PAYMENTS TO OTHERS: If a person, other than you or a resident of your house, is injured on the insured premises, this coverage will pay medical expenses subject to the policy limit.

IMPORTANT: In Colorado, there is potential for large and even total losses due to fires, tornadoes, other natural disasters, or other causes of loss. It is extremely important to conduct an annual review of your property coverage to ensure you are adequately insured. If you have questions or concerns regarding your insurance coverage, be sure to discuss them with your insurance agent or company representative. Please maintain a copy of this document and your entire policy in a safe and secure location away from your property.

(Continued)



Items that may affect your premium:

- Deductible: That part of the covered loss for which you are responsible for paying. Please review your policy declaration page. Deductibles may be a fixed amount, a percentage of the dwelling limit, or a combination of both;
- Multiple policy discounts;
- Claim history (discount or surcharge);
- Age of home (discount or surcharge);
- Roof age or type (discount or surcharge);
- Smoke/fire/burglar alarms.

Additional coverages you might want to consider, for an additional premium:

- **Ordinance or Law Coverage:** Covers increased costs of demolition, construction, renovation or repair associated with the enforcement of building ordinances and law.
- **Scheduled Personal Property:** Your policy may provide limited coverage for certain types of property, such as jewelry, fine arts, furs, electronic or musical equipment, etc. Scheduling, or purchasing a personal articles policy, will provide additional coverage or limits for these items.
- **Water and Sewer Back-up:** Pays up to the limit specified in the coverage form for damage caused by overflow or sump pump discharge.
- **Personal Umbrella Policy:** Provides additional liability coverage to supplement the protection provided by homeowner and automobile insurance policies.
- **Earthquake:** Provides coverage for certain earth movement related losses that are typically excluded from a homeowners insurance policy.

General Exclusions:

Your policy does not provide coverage for all possible losses. The following are examples of some of reasons a loss might not be covered. Please refer to your policy for specific exclusions:

Property Exclusions:

1. Loss or damage that you or a resident of your house intentionally causes;
2. Flooding*, including surface water;
3. Earth movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures, or of pavements, driveways, or sidewalks;
4. Pollution and contamination;
5. Land;
6. Birds, vermin, or house pets;
7. Mold or fungi;
8. Wear and tear.

*Flood insurance may be purchased through the National Flood Insurance Program (www.floodsmart.gov)

Liability Exclusions:

1. Any loss that an insured intends or should expect to happen;
2. Bodily injury to an insured person or property damage to an insured person's property;
3. Damage, which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft, or certain watercraft.

IMPORTANT: This document is a summary of coverage available under your homeowner policy. The homeowners policy is a contract between you and us. Each of us has duties, rights and responsibilities under this contract. Please review your policy carefully. If you have any questions or concerns you may also contact the Colorado Division of Insurance.

(Continued)

**Reasons for cancellation, non-renewal or increase in premium:****Cancellation and Nonrenewal:**

You may cancel your policy at any time by writing to us or your agent and indicating the date the cancellation is to take effect.

We may choose to cancel or non-renew your policy. If your policy is cancelled or non-renewed, we will send you advance notice. Some examples of reasons for cancellation and non-renewal include, but are not limited to:

1. Failure to pay your premium when it is due;
2. Knowingly making a false statement or a material misrepresentation on your application for your policy;
3. Knowingly making a false statement or material misrepresentation regarding a claim;
4. Frequency or type of claims;
5. A substantial change in the use or occupancy of the premises.

Increase in Premium:

Conditions that may increase your premium include, but are not limited to:

1. A loss resulting in a paid claim;
2. A general rate increase. This results from the loss experience of a large group of policyholders rather than from a loss suffered by an individual policyholder. A general rate increase applies to many persons in the group, not just those who had losses;
3. Adjustment for inflation. We include inflation coverage in your policy. This coverage may automatically increase the amount of your insurance coverage as inflation pushes up the cost of replacing your home. The increases may be based on a construction cost index and may be reflected in the premium on each renewal date;
4. Change in credit-based insurance score.

NOTE: It is important that you review and discuss your coverages with your agent or company representative on an annual basis. Any changes to your home, i.e. remodeling or county code updates, may require an increased coverage amount for your insured property.

553-3717 CO

553-3145

IMPORTANT NOTICE . . . Information Regarding Your Premium

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

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

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

553-3145 (C)

(10/09)

(CONTINUED)



IMPORTANT NOTICE

Homeowners Coverage Choices Available to You

State Farm® offers two choices for homeowners coverage – **Homeowners** and **Homeowners Basic**. We have listed below the primary differences between your two options. Your State Farm agent can help you make an informed decision between them.

Homeowners: This option provides insurance for your dwelling, personal property and personal liability. In case of a covered loss, this policy will pay the full replacement cost for both your dwelling and your personal property (subject to policy limits and exclusions).

Homeowners Basic: This option also provides insurance for your dwelling, personal property and personal liability. This policy offers less coverage than the standard Homeowners policy at a lower price. In case of a covered loss, the Homeowners Basic policy may have lower coverage limits and may settle claims in a more restrictive manner than the standard Homeowners policy for both your dwelling and your personal property (subject to policy limits and exclusions).

For more information on the differences between these two homeowners products, please contact your State Farm agent.

553-4126 (C)

NOTICE TO POLICYHOLDER

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

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


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

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

553-4157 (C)

(CONTINUED)

PREMIUM ADJUSTMENT



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

The enclosed Renewal Declarations reflects your new premium.

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

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

553-4156

553-2798.1

IMPORTANT NOTICE ABOUT YOUR POLICY

With our Claim Record Rating Plan, your savings will typically increase the fewer claims you have and the longer you're insured with State Farm®. We adjust premiums based on the number of claims under the rating plan. Depending on your state, claims under the plan generally include those resulting in a paid loss and may include weather-related claims where permitted. In addition, any claims with your prior insurer resulting in property damage or injury may also influence your premium.

Our Loyal Customer Discount provides a premium discount based on the number of years that you have been with us.

For more information about whether the Claim Record Rating Plan applies in your state, the claims we consider for the plan, or whether the Loyal Customer Discount is in effect in your state, please contact your State Farm agent.

553-2798.1