

STEVE HAKES AGENCY INC
1361 FOREST PARK CIR STE 105
LAFAYETTE CO 80026

00298



January 21, 2022

CHRISTOPHER REED KEELIN REGAN-REED
1807 DOROTHY CIR
LONGMONT CO 80503

Dear Policyholder,

Thank you for allowing us to continue servicing your Personal Liability Umbrella policy. We value you as a customer and appreciate your loyalty.

Enclosed, you will find your renewal Policy Declarations and related documents. After you have reviewed this entire package, please store it in a safe place with your original policy.

If you have any questions concerning your policy, please contact your agent at the telephone number displayed on the attached Declarations. We want to be sure that you completely understand your policy and the protection we provide.

We appreciate your business and look forward to servicing your insurance needs.

Travelers

PERSONAL LIABILITY UMBRELLA OF SECURITY POLICY

Named Insured

CHRISTOPHER REED KEELIN REGAN-REED
1807 DOROTHY CIR
LONGMONT CO 80503

Your Agency's Name and Address

STEVE HAKES AGENCY INC
1361 FOREST PARK CIR STE 105
LAFAYETTE CO 80026

Your Policy Number: 608659963 311 7

For Policy Service Call: (720) 335-6872

Your Account Number: 608643446

For Claim Service Call: 1-800-CLAIM33

Policy Period From: 02-27-22 To: 02-27-23 12:01 A.M. Standard Time

Total Premium \$ 218.00

Coverage	Limit of Liability	Premium
Personal Liability Umbrella	\$1,000,000 Per Occurrence	\$ 218.00

PRIMARY INSURANCE

You agree that insurance providing coverage for the following types of Liability: (1) is in force and will be maintained in force as collectible insurance with limits at least as great as the deductible amounts shown below; (2) insures all automobiles and recreational vehicles owned, or leased by or regularly furnished to the insured; (3) insures all premises owned, leased by or leased to the insured; and (4) insures all watercraft owned, leased by or leased to the insured.

Primary Insurance

Deductible Amounts

(a) Comprehensive Personal Liability or Homeowners Liability Coverage	\$300,000 Per Occurrence
(b) Automobile Liability	\$500,000 Per Occurrence. However, if the "insured" has in force at the time of loss "primary insurance" with "auto" liability limits of \$500,000 per person/\$500,000 per occurrence "bodily injury" and \$100,000 "property damage" liability, then the deductible amount applicable to "auto" liability shall be such limits.
(c) Owned Recreational Vehicles Liability If not covered under (a) above	\$300,000 Per Occurrence. However, if the "insured" has in force at the time of loss "primary insurance" with "recreational vehicle" liability limits of \$250,000 per person/\$500,000 per occurrence "bodily injury" and \$50,000 "property damage" liability, then the deductible amount applicable to "recreational vehicle" liability shall be such limits.
(d) Watercraft Liability If not covered under (a) above	\$300,000 Per Occurrence
(e) Business Pursuits	\$300,000 Per Occurrence
(f) Business Property	\$300,000 Per Occurrence
(g) Loss Assessment	\$25,000 Per Occurrence

PERSONAL LIABILITY UMBRELLA OF SECURITY POLICY

Rating Information	No.	Premiums
Basic Premium - Includes One Auto and Primary Residence		\$ 318.00
Additional Autos	01	\$ 40.00
Miscellaneous Exposures (* see below)		
Travelers Companion Policy Credit(s)		\$ 140.00
High Risk Exposure		
Subtotal Premium for \$1,000,000 Limit		\$ 218.00
Increased Limit Factor		
Subtotal Premium		\$ 218.00
Total Premium		\$ 218.00

*** Miscellaneous Exposures Included:**

Additional Residences	N	Rental Units	N	Pools	N
Recreational Vehicles	N	Business Pursuits	N	Farming	N
Watercraft	N	Incidental Occupancy	N		

Policy Forms and Endorsements

PLUS P1 (03-99) Personal Liability Umbrella of Security Policy
 PLUS 01 CO (05-17) Special Provisions - Colorado

Your Insurer: The Automobile Insurance Company of Hartford, Connecticut
 One of The Travelers Property Casualty Companies
 One Tower Square, Hartford, CT 06183

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.



PERSONAL LIABILITY UMBRELLA OF SECURITY POLICY

Named Insured: CHRISTOPHER REED
KEELIN REGAN-REED
Policy Number: 608659963 311 7
Policy Period: 02-27-22 To: 02-27-23
Effective Date: 02-27-22

For Your Information (continued)

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

Thank you for insuring with Travelers. We appreciate your business. If you have any questions about your insurance, please contact your agent or representative.

These declarations with policy provisions PLUS P1 (03-99) and any attached endorsements form your Personal Liability Umbrella Policy. Please keep with your policy for future reference.

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 monthly installments by Recurring Credit Card (RCC). Please note that a service charge of \$2.00 will apply per installment. In the event that your payment is returned by your bank, it may result in the automatic conversion of your account from Recurring Credit Card (RCC) to Bill by Mail / Email.

If your billing needs change, you may pay your premium by:

<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	\$ 3.00	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.

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 (720)335-6872.

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?	<p>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:</p> <ul style="list-style-type: none">• 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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<p>How do we use your personal information?</p>	<p>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.</p> <p>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.</p> <p>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.</p>
<p>How do we share your personal information?</p>	<p>We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent.</p> <p>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.</p> <p>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.</p>
<p>How do we protect your personal information?</p>	<p>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.</p>

<p>How can I review and correct the personal information you have about me?</p>	<p>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.</p> <p>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.</p> <p>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.</p>
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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.



