JESSE DRYER
2777 CRSSRD BLVD #2
GRAND JUNCTION CO 81506

MEHMEDBASICH, CHENG-ER
456 WILDWOOD DR
GRAND JCT CO 81507-2506

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FARMERS
INSURANCE

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Sign And Submit Forms Online With eSign

With eSign, you can sign your policy documents online and send them to us with just a few clicks. It s an easy and safe way to send forms that need your signature. If you haven t signed up for eSign yet, contact your Farmers® agent today to get started.

After you ve activated eSign, any forms that need a signature and have an asterisk (*) next to them in your policy declarations will be sent to you through eSign.

Any future changes to your policy will also be processed through eSign if they can be.
Thank you for choosing us for your insurance.

2026 Exchange Update

Dear Fellow Farmers Insurance Exchange Member:

Farmers Insurance Group® continues to provide its customers with coverage options to help them manage risk and meet their insurance needs. We strive to deliver the best value and experience to every customer we're privileged to serve. Farmers appreciates your business and looks forward to continuing to earn your confidence for many years to come. Farmers Insurance Exchange is one of the insurers comprising Farmers Insurance Group®. Farmers Insurance Exchange along with Fire Insurance Exchange and Truck Insurance Exchange, and their subsidiaries and affiliates, provide automobile, homeowners, personal umbrella, and business owners insurance. For more information, please visit farmers.com.

Recent Developments

- In 2025, we once again delivered when it mattered most in a year full of disasters. Our Claims teams responded to 62 catastrophe events nationwide including record-breaking wildfires in California providing fast, on-the-ground support with Mobile Claims Centers and catastrophe response teams.
- We maintained intense focus on claims speed and accuracy, which is driving real value for our customers. Cycle times continued to improve, and independent surveys showed that Farmers customers rate our claims handling highly a strong indicator of the trust we've earned and our commitment to service excellence.
- Our financial position remains robust. We further strengthened surplus in 2025, keeping the Farmers Exchanges well-capitalized for the future. At the same time, we refined our approach to catastrophe exposure from underwriting actions to enhanced reinsurance rebalancing our risk portfolio to help better protect against major events.
- We introduced new digital tools to improve the customer and agent experience. Notably, our industry-leading quoting platform for agents rolled out broadly in 2025 now lets customers receive multiple quotes more quickly and with less friction, making it easier than ever to get the coverage they need.

Better Together

- We continue to prioritize people development, fostering a workplace culture of continuous improvement, accountability and strategic focus. This commitment is nurturing team members who are more resilient and adaptable to change, which ultimately benefits our customers and our organization's agility.
- In 2025, leaders across the organization took part in our peer learning and development forums, sharpening their people-leadership skills and sharing best practices. These programs are strengthening our leadership bench and ensuring we have strong, effective leaders guiding our teams.
- Our employees continued to live Farmers values in the community. In 2025, they volunteered over 30,000 hours (a new record) across thousands of charitable causes in over 900 communities nationwide from disaster relief to local community service.
- Through these volunteer efforts, over 200,000 people were directly helped last year. Whether by packing and serving meals with partners like Operation BBQ Relief, Rise Against Hunger and 9/11 Day, or other acts of service, our employees tangibly improved lives and demonstrated that we truly are better together with our communities.

Your Voting Rights

As a member of Farmers Insurance Exchange, you have the important right to vote for representatives of the Exchange Board of Governors. To ensure that all our customers have an opportunity to exercise their voting rights, we offer three ways in which you can cast your votes. You may vote in person at the Annual Meeting of Members of Farmers Insurance Exchange, appoint a proxy to act on your behalf by requesting and returning a completed proxy form, or conveniently cast your votes online through your Farmers.com account. Additional information on Farmers Insurance Exchange and your voting options can be found in the FAQs. Thank you for your ongoing support and participation.

Sincerely,

The Board of Governors of Farmers Insurance Exchange

FREQUENTLY ASKED QUESTIONS

As a member of Farmers Insurance Exchange, we want you to understand the basics of the operation of an Exchange because, as you will see below, you are an owner of the Exchange.

What is an Exchange?

An Exchange is an insurance organization, which operates in most ways like any other insurance company, but with a few key differences. Farmers Insurance Exchange was organized under a provision in the California Insurance Code, which allows insureds to "exchange" policies with other insureds. Because the insureds cannot practically be involved in actually issuing policies, collecting premium, paying commissions to agents, etc., they appoint a third party - called an "attorney-in-fact" (AIF) - to perform those duties on their behalf for a fee. That appointment is made through a document called a "Subscription Agreement." You were asked to sign a Subscription Agreement at the time you applied for insurance with Farmers Insurance Exchange and that is how you became a member (aka subscriber).

Who owns the Exchange?

You do. Subscribers of the Exchange are owners until such time as they no longer have insurance from the Exchange. Subscribers elect a Board of Governors which supervises the financial affairs of the Exchange and the performance of the AIF in conformity with the Subscription Agreement terms.

Why is an AIF fee paid to Farmers Underwriters Association (FUA)?

Under the Subscription Agreement mentioned above, members appoint FUA to perform certain of the tasks, such as policy issuance and collection of premium, which are involved in running an insurance operation. The Subscription Agreement specifies an AIF fee of 20 percent of premium, although FUA has taken less than that amount.

What is FUA?

FUA is the business name utilized by Farmers Group, Inc. (FGI) to describe its functions as the AIF for Farmers Insurance Exchange. FGI is part of the Zurich Insurance Group, Ltd (ZIG), a Swiss company. Neither FUA, FGI nor ZIG has any ownership interest in Farmers Insurance Exchange, which is owned by its subscribers (insureds).

How was your premium dollar spent by Farmers Insurance Exchange in 2025?

Your premium dollar covers Exchange costs including losses incurred, acquisition costs, taxes, license fees, the AIF fee, and any contributions to surplus. For 2025, the AIF fee was 13.0% of the premium dollar, which included the AIF profit of 6.99% of the premium dollar for that year.

Can the Exchange lose money?

If premiums collected exceed claims payments and other expenses (including the fee for the AIF), then the Exchange retains those net premium earnings (as contributions to surplus). If premiums are not sufficient to cover claims and expenses, the Exchange will lose money. That's one reason it is important to build surplus to pay future losses. The AIF does not participate in claims losses and does not enjoy any net premium earnings. Importantly, subscribers are not responsible for any losses the Exchange might suffer.

How can I exercise my right to vote?
You may exercise your voting rights in any of the following ways:

1. By attending the annual members' meeting in Woodland Hills, CA on March 15, 2027, at 2 PM,
2. Electronically through your Farmers.com account (voting will be available from January 1, 2027, to March 5, 2027, and you will be required to create a Farmers.com account if you do not already have one), or
3. Through mail by requesting a paper proxy from the Subscriber Relations Office (completed proxies must be received by March 5, 2027).

Where can I get more information about the Exchange, or obtain a paper proxy?

You can go to www.farmers.com/about-us for most questions. If you have additional questions or want to obtain a paper proxy along with a postage paid envelope to confidentially return your proxy, please contact:

Subscriber Relations Office
Farmers Insurance Exchange
Attn: Corporate Secretary
P.O. Box 4461
Woodland Hills, CA 91365

FARMERS INSURANCE

STATEMENT

FARMERS INSURANCE EXCHANGE

° MEHMEDBASICH, CHENG-ER
*SEE J7104 AMEND TO NAMED INS
456 WILDWOOD DR

GRAND JCT CO 81507-2506

JULY 11, 2026
Date

07-50-518
Agent's Number

60484-76-89
Policy Number

197171663
Loan Number

Renewal Statement - The Company will renew your policy for an additional 12 months term only if payment of the premium indicated is made on or before the renewal date of this notice.

This Statement Reflects:

Effective Date: 09/08/26

☐ New Business ☐ Reinstatement ☐ Change Of Coverage ☐ Added Coverage

$	Previous Balance Owing
$	Premium
$	Membership, Policy, Reinstatement, Reissue or Service Fees
$	Pro Rata Premium Due
$ 28,751.00	Premium For Renewing Entire Present Coverage From 09/08/26 To 09/08/27
$	
$	
$	
$	
$ 28,751.00	Total Charges
$	
$	Payments
$	Other Credits
$	Total Credits
$ - NONE -	**BALANCE DUE UPON RECEIPT**
$	Optional Amount
$	Refund

THANK YOU FOR PLACING YOUR PERSONAL LINES AND BUSINESS INSURANCE WITH FARMERS. A DISCOUNT HAS BEEN APPLIED TO YOUR POLICY.

IMPORTANT- D-O N-O-T P-A-Y T-H-I-S N-O-T-I-C-E
PREMIUM WILL BE BILLED. ACCT # F005337552-001-00001.

State Required Notification:

FARMERS
INSURANCE

Important Notice

Subscription Agreement Notice

(Please keep for your records)

By payment of the policy premium, you acknowledge that you have received and read the Farmers Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Farmers Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1928. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

Subscription Agreement

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Farmers Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, the Farmers Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Farmers Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty per centum of the Premium Deposit for the insurance provided and twenty per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.

Dear Insured:

We know that your business needs can change throughout the year. You might get new equipment, hire more staff, open a new location, start online ordering or offer new services. These changes could mean you need to update your insurance coverage.

Farmers® and our agents are here to help you understand your insurance better. We offer free services to make sure your business has the right coverage.

How we can help:

Farmers Friendly Review®: Your agent can schedule a review with you. During this review, they can discuss:

- Available insurance discounts
- Potential gaps in your coverage
- New products that might be a good fit for you
- Changes to your business that might mean you could get a better price on your premium

MySafetyPoint.com: This website offers safety and loss control information to help you avoid workplace injuries and other losses.

To use this resource:

- Go to www.mysafetypoint.com
- Register with your policy number and email address
- Find safety information specific to your type of business

Please review the policy renewal documents enclosed to make sure your current coverage still meets your needs.

If you have any questions, please contact your Farmers agent.

Thank you for choosing us for your insurance.

Farmers Insurance, Attn: Business insurance
PO Box 2527, Grand Rapids, MI 49501

JULY 11, 2026

MEHMEDBASICH, CHENG-ER
*SEE J7104 AMEND TO NAMED INS
456 WILDWOOD DR

GRAND JCT CO 81507-2506

Premium Change Notice

Re: Renewal of 60484-76-89

Dear Valued Customer:

We want to take this opportunity to thank you for choosing Farmers® Business Insurance and to share some important information. Your policy renewal date is approaching soon and based on current underwriting information in our files, your renewal notice will reflect an increase in premium over the prior year. Please keep in mind that this increase may be due to a combination of factors including policy changes you may have requested, changes in the economic factors affecting the risk, such as property values, payrolls or sales volume, or rate factor changes made by us in response to rising claims and other costs. The level of risk associated with this policy is not commensurate with the current premium level. Accordingly, please be advised that the renewal premium will be $ 28,751.00.

We know the protection of your business is important to your success and we're honored that you've chosen Farmers Business Insurance. If you would like to discuss your upcoming renewal, we recommend you contact your Farmers Insurance agency at 970-444-1111

Sincerely,
FARMERS INSURANCE EXCHANGE

cc:JESSE DRYER
07-50-518

Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

Information We Collect

We may collect the following categories of information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Examples
Personal Identifiers	Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature.
Personal Characteristics	Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/ other status, and other descriptions of your physical characteristics.
Commercial Information	Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.
Biometric Information	Voice print, photo.
Internet or Network Activity	Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.
Geolocation	IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.
Audio, Electronic, Visual, Thermal, Olfactory	Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.
Professional Information and Employment Information	Job titles, work history, school attended, employment status, veteran, or military status.
Education Information	Job titles, work history, school attended, marital status, e-mail, telephone recordings.
Inferences	Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.
Sensitive Personal Information	Social security number, driver s license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us.

Purposes For Collection Of Personal Information

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To conduct quality assurance;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;
- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

Sources Of Personal Information

We collect certain information ("nonpublic personal information") about you and the members of your household (collectively, "you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information.
- Information about your transactions with us, our affiliates, or others, such as your policy coverage, premiums, and payment history.
- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites, and interaction with our on-line advertisements.
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information, and insurance claim history; and
- If you obtain a life, long-term care, or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How Long Do We Retain Your Information

We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

How We Protect Your Information

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Information We Disclose

We may disclose the nonpublic personal information we collect about you, as described above, to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

(1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud;

(2) with your written authorization; and

(3) as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

Sharing Information with Affiliates

The Farmers Insurance Group® of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in **Information We Collect**, as permitted by law to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers.
- Non-financial service providers, such as data processors, billing companies and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

IMPORTANT PRIVACY CHOICES

You have choices about the sharing of some information with certain parties. These choices may differ based on the particular affiliate(s) with which you do business.

For 21st Century customers: We are offering you an opt-out opportunity which is included with your policy documents. If you prefer that we not share your consumer report information with Farmers you may opt-out of such disclosures that is, you may direct us not to make those disclosures - other than as otherwise permitted by law. You may do so by following the procedure explained in the Opt-Out Form. You may opt-out only by returning the Opt-Out Form. We will implement your request within a reasonable time. If it is your decision not to opt-out and to allow sharing of your information with the Farmers affiliates, you do not need respond in any way.

For Bristol West customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may use the Opt-Out Form included with your policy documents. Please verify that your Bristol West policy number is listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive it. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an opt-out or respond to us in any way.

For Farmers customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy issued by the affiliates listed on the Farmers Privacy Notice. We will implement your request within a reasonable time after we receive the form.

If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.

Additionally, under the California Consumer Privacy Act ("CCPA", California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form at https://www.farmers.com/california-consumer-privacy/ .

Modifications to Our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with other nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of, or, if applicable, to opt-in to that type of information sharing.

Website and Mobile Privacy Policy

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications.

Recipients of this Notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

More Information about these Laws

This notice is required by applicable federal and state law. For more information, please contact us.

Signed

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Insurance Hawaii, Inc., Farmers New Century Insurance Company, Farmers Services Insurance Agency, Farmers Specialty Insurance Company, Farmers Texas County Mutual Insurance Company, Farmers Financial Solutions, LLC (a member of FINRA and SIPC)*, FFS Holding, LLC, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company, American Federation Insurance Company, 21st Century Advantage Company, 21st Century Assurance Company, 21st Century Auto Insurance Company of New Jersey, 21st Century Casualty Company, 21st Century Centennial Insurance Company, 21st Century Indemnity Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century Insurance Company of Southwest, 21st Century North America Insurance Company, 21st Century Pacific Insurance Company, 21st Century Premier Insurance Company, 21st Century Superior Insurance Company, Hawaii Insurance Consultants Ltd., American Pacific Insurance Company, Inc., Bristol West Casualty Insurance Company, Bristol West Holdings, Inc., Bristol West Insurance Company, Bristol West Insurance Services of California, Inc., Bristol West Insurance Services, Inc. of Florida, Bristol West Preferred Insurance Company, BWIS of Nevada, Inc., Coast National Holding Company, Coast National Insurance Company, Foremost County Mutual Insurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Lloyds of Texas, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Lloyds Insurance Company of Texas, Economy Premier Assurance Company, Farmers Direct Property & Casualty Insurance Company, Toggle Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

*For more background information on Farmers Financial Solutions, LLC ("FS" or its registered representatives / Agents, visit FINRA s BrokerCheck at www.finrabrokercheck.com or call the BrokerCheck toll free hotline at (800) 289-9999. You may obtain information about the Securities Investor Protection Program (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. FFS is registered with the US Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB website is accessible at www.msrb.org and includes an Investor Brochure that describes the protections that may be provided by the MSRB and how to file a complaint with the appropriate regulatory authority.

FARMERS® INSURANCE

Important Information About Your Cyber Liability And Data Breach Response Coverage

We want to let you know about a change to your cyber coverage. Your old "cyber liability and data breach expense coverage" is now **Cyber Liability And Data Breach Response Coverage** . This new coverage includes everything your old coverage did, plus five new benefits. The price for this coverage has not changed. You can also get higher coverage limits. If you think more protection would help your business, please contact your Farmers® agent.

Please read the information below to learn more about your new coverage and its benefits.

What is Cyber Liability and Data Breach Response Coverage?

This coverage helps protect your business in case of a cyber incident. It includes:

Third-party coverage:

- Information Security and Privacy Liability (included in your old coverage)
- Regulatory Defense and Penalties (included in your old coverage)
- Website Media Content Liability
- Payment Card Industry (PCI) Fines, Expenses and Costs

First-party coverage:

- Privacy Breach Response Services (included in your old coverage)
- Cyber Extortion
- First-Party Data Protection
- First-Party Network Business Interruption

Here's a closer look at what each coverage provides:

Information Security and Privacy Liability, which helps cover legal costs if you are responsible for:

- Theft, loss or unauthorized sharing of customer or company information.
- Security breaches due to computer security failures.
- Damage to data stored on your systems.
- Sending malicious code.
- Participation in a denial-of-service attack.
- Not following breach notification laws.
- Not following your privacy policy
- Not managing identity theft or information disposal programs correctly.

Privacy Breach Response Services

If a data breach happens, this coverage provides:

- Expert help to find out what happened and what steps to take.
- Help notifying customers that the law requires you to notify.
- Help notifying people who may be affected by a breach, even if you are not legally required to do so.
- Call center services.
- Help to fix and reduce the impact of the breach.

Regulatory Defense and Penalties: This helps cover costs and penalties from regulatory actions due to a covered incident.

Website Media Content Liability:

This helps cover costs if you are sued for things like:

- Using someone's name or image without permission.
- Stealing ideas or content.
- Copyright or trademark issues.

Payment Card Industry (PCI) Fines, Expenses and Costs: This helps cover fines and costs from the PCI if you don't follow their security rules for credit card information.

Cyber Extortion: This helps cover losses from cyber extortion.

First-Party Data Protection: This helps cover costs to restore your data if it is damaged or lost.

First-Party Network Business Interruption: This helps cover lost income if your computer systems are down due to a security breach.

What other benefits are included?

Your policy also includes free data security risk management services. These services provide:

- Expert online help for data security questions.
- Information about compliance and breach response.
- Email alerts about legal and regulatory changes.
- Online training for privacy compliance and IT staff.

How to access these services:

- Go to Farmers.Breachsolutions.com.
- Click the "Click here to register" link.
- Use this temporary activation code: Q1gYx6?
- Enter the requested information and your Farmers business insurance policy number.

Please allow eight business days for your access to be set up.

What does claims-made mean?

Some of this coverage is claims-made. This means that for coverage to apply, the claim must be reported to Farmers during your policy period. The event that caused the claim must have happened after your policy's retroactive date.

Is there an extended reporting period?

Yes, there is a 14-day reporting period after your policy ends. You can also buy an optional extended reporting period to protect against claims made after your policy ends.

Why is this coverage important?

Data breaches are a real threat to all businesses. When a breach happens, you need to be ready to respond quickly to protect your business. This new coverage helps make sure you are prepared if a covered claim occurs.

This notice is a summary of your cyber liability and data breach response coverage. Please review your full policy for all terms and conditions.

Thank you for choosing us for your insurance.

FARMERS®
INSURANCE

Important Information About Your Renewal Policy

As you review the enclosed renewal policy, please note that the deductible that applies to loss or damage caused by windstorm or hail has changed. Your renewal policy includes one of the following endorsements:

BP0312 Windstorm Or Hail Percentage Deductibles;

E0224 Windstorm Or Hail Percentage Deductibles; or

J7125 Windstorm or Hail Deductible

We have increased your Windstorm or Hail deductible at renewal. The revised Windstorm or Hail deductible appears under the ***PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS*** section of your policy Declarations. This deductible change represents a reduction in coverage on your policy.

This notice provides a summary of the changes to your policy; it is not a part of your insurance contract. It is not a substitute for reviewing your policy. Please review your policy and its attached endorsements for complete information.

If you have any questions, please contact your Farmers® agent.

Farmers Insurance Exchange (A Reciprocal Insurer)
Member Of The Farmers Insurance Group Of Companies®
Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

COMMON POLICY DECLARATIONS

Named Insured MEHMEDBASICH, CHENG-ER
*SEE J7104 AMEND TO NAMED INS

Mailing Address 456 WILDWOOD DR
GRAND JCT, CO 81507-2506

Account No.	Prod. Count
F005337552-001-00001	

Agent No.	Policy Number
07-50-518	60484-76-89

Form of Business
☐ Individual ☐ Joint Venture ☐ Limited Liability Co.
☐ Corporation ☐ Partnership ☒ Other Organization

Business Description:
Dwelling 1-4 Unit

Policy Period
From 09-08-2026 (not prior to time applied for)
To 09-08-2027 12:01 A.M. Standard time at your mailing address shown above.

If this policy replaces other coverage that ends at noon standard time of the same day this policy begins, this policy will not take effect until the other coverage ends. **This policy will continue for successive policy periods as follows:** If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect.

This policy consists of the following coverage parts listed below and for which a premium is indicated. This premium may be subject to change.

Coverage Parts	Premium After Discount And Modification
Apartment Owners Policy	$28,714.00
Cyber Liability And Data Breach Expense Coverage	$37.00
Certified Acts Of Terrorism - See Disclosure Endorsement	Included
Total (See Additional Fee Information Below)	$28,751.00

Policy Number: 60484-76-89 **Effective Date:** 09-08-2026

Forms Applicable To All Coverage Parts:	25-9230ED5	PH Reminder - Review Your Coverage
	J7104-ED1	Amendment To Named Insured

Your Agent

Jesse Dryer
Jesse Dryer Agency Llc
2777 Crssrd Blvd #2
Grand Junction, CO 81506
(970) 444-1111

Countersigned (Date) By Authorized Representative

Policy Number: 60484-76-89 **Effective Date:** 09-08-2026

Additional Fee Information

The following additional fees apply on an account, not a per-policy, basis.

- A **service fee** will be assessed on every installment invoice and will be included in the minimum amount due. However, if you choose to pay the entire account balance in full upon receipt of the first installment, the fee will be waived. In addition, for accounts fully enrolled in online billing and scheduled for recurring Electronic Funds Transfer (EFT) payments the fee will be waived.

State	Installment Fee
All states except Alaska, Florida, Maryland, New Jersey And West Virginia	$6.00
Alaska and Maryland	Not applicable
Florida	$3.00
New Jersey	$7.00
West Virginia	$5.00

- A **returned payment fee** applies per check, electronic transaction or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account. ***NOTE: If the returned payment is in response to a Notice of Cancellation, coverage still cancels on the cancellation effective date set forth in the notice.***

State	NSF Fee
All States Except Alaska, Florida, Indiana, Maine, Nebraska, New Jersey, North Dakota, Oklahoma, Virginia And West Virginia	$30.00
North Dakota And Oklahoma	$25.00
Nebraska And Indiana	$20.00
Florida And West Virginia	$15.00
Maine	$10.00
Alaska, New Jersey And Virginia	Not applicable

- A **late fee** will be assessed on each Notice of Cancellation that is issued and will be included in the minimum amount due.

State	Late Fee
All States Except Alaska, Florida, Maryland, Missouri, Nebraska, New Jersey, Rhode Island, Virginia, South Carolina And West Virginia	$20.00
Nebraska, Rhode Island And South Carolina	$10.00
Alaska, Florida, Maryland, Missouri, New Jersey, Virginia And West Virginia	Not applicable

The following applies on a per-policy basis.

- A **reinstatement fee** of $25.00 will be assessed if the policy is reinstated over 30 days but under 6 months from the cancellation date. *This fee does not apply to Florida, Indiana & Maryland or to Workers Compensation policies.*

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

POLICY NUMBER: 60484-76-89

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FARMERS INSURANCE

J7104
1st Edition

AMENDMENT OF NAMED INSURED

SCHEDULE

The following is/are the Named Insured(s) on this policy:
MEHMEDBASICH, CHENG-ER MEHMEDBASICH ENVER CONSERVATOR FOR CHENG-ER MEHMEDBASICH

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy

FARMERS®
INSURANCE

Important Notice About Your Insurance

Dear Insured,

We want to make sure you re aware that this insurance policy does not include workers compensation coverage. This means it will not pay for medical bills or lost wages if your employees get hurt on the job.

Your state may have laws that require you to have this type of coverage. Please make sure you follow the laws in your state.

For questions, please contact your Farmers® agent, or call us at (855)323-5350.

Thanks for choosing Farmers. We re grateful for the opportunity to serve you.

Farmers Insurance Group of Companies®

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

FARMERS INSURANCE

J6300
3rd Edition

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE - PART I
Terrorism Premium (Certified Acts) $ 285.00 **Additional information, if any, concerning the terrorism premium:**
SCHEDULE - PART II **Federal share of terrorism losses** 80 **% Year: 20**26 (Refer to Paragraph **B.** in this endorsement) **Federal share of terrorism losses** 80 **% Year: 20**27 (Refer to Paragraph **B.** in this endorsement)
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part **II** of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Farmers Insurance Exchange (A Reciprocal Insurer)
Member Of The Farmers Insurance Group Of Companies®

Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

POLICY DECLARATIONS - APARTMENT/DWELLING PRIMARY POLICY

Named Insured MEHMEDBASICH, CHENG-ER
*SEE J7104 AMEND TO NAMED INS

Mailing Address 456 WILDWOOD DR
GRAND JCT, CO 81507-2506

Policy Number 60484-76-89

☐ **Auditable**

Policy Period
From 09-08-2026
To 09-08-2027 12:01 A.M. Standard time at your mailing address shown above.

In return for the payment of premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy. We provide insurance only for those Coverages described and for which a specific limit of insurance is shown.

The following premium credits and discounts applied to the premium associated with this coverage part:

Multiple Policy Discount - Homeowners And Personal Auto Insurance

There may be other credits and discounts you may be able to enjoy, please contact your agent for full details.

Your Agent Jesse Dryer
Jesse Dryer Agency Llc
2777 Crssrd Blvd #2
Grand Junction, CO 81506
(970) 444-1111

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)

Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC

Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
001	All	2517 Van Buren Ave Grand Jct, CO 81505-1250	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$538,200	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$63,800	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,400	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)
Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC
Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
002	All	2523 Pierce Ave Grand Jct, CO 81505-7181	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$453,900	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$63,800	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,400	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)

Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC

Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
003	All	2523 Madison Ave Grand Jct, CO 81505-7056	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$503,800	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$63,800	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,400	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)

Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC

Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
004	All	2571 Silver Oak Ct Grand Jct, CO 81505-1091	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$458,600	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$63,800	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,400	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)
Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC
Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
006	All	2395 Pheasant Trail Ct Grand Jct, CO 81506-5804	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$343,400	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$63,800	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,400	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)

Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost; ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC

Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
007	All	2573 Silver Oak Ct Grand Jct, CO 81505-1091	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$451,500	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$63,800	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,400	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/ Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)
Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost; ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC
Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
008	All	2511 Van Buren Ave Grand Jct, CO 81505-1224	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$480,000	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$63,800	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,400	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/ Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)
Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost; ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC
Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
009	All	2543 Moonridge Dr Grand Junction, CO 81505	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$541,700	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$62,200	None
Building Ordinance Or Law - 3 (Increased Cost)			$24,000	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)
Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost; ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC
Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
010	All	2547 Moonridge Dr Grand Junction, CO 81505	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$592,600	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$55,300	None
Building Ordinance Or Law - 3 (Increased Cost)			$21,200	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)

Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC

Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
011	All	2549 Moonridge Dr Grand Junction, CO 81505	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$578,600	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$52,200	None
Building Ordinance Or Law - 3 (Increased Cost)			$20,100	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)

Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC

Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
012	All	2506 Van Buren Ave Grand Junction, CO 81505	GREEN TREE SERVICES LLC IT'S AFFILIATES AND OR ASSIGNS PO BOX 979282 MIAMI, FL 33197-9282 LOAN NO. 197171663 DITECHFINANCIAL LLC ISAOA PO BOX 979282 MIAMI, FL 33197-9282 LOAN NO. 0030484562

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	$521,600	$1,000
Accounts Receivables - On-Premises			$5,000	$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			$49,200	None
Building Ordinance Or Law - 3 (Increased Cost)			$19,000	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Business Income (BI) & Extra Expense (EE)			$50,000	72 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period			18 Months	
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			$5,000	$1,000
Extended Business Income			365 Days	
Exterior Building Glass			Included	$1,000
Outdoor Property			$2,500	$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			$500	$1,000
Personal Effects			$2,500	$1,000
Pollutant Clean Up And Removal Aggregate			$10,000	$1,000
Specified Property			$2,700	$1,000
Valuable Paper And Records - On-Premises			$5,000	$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				2% Of Limit

PROPERTY, INLAND MARINE AND CRIME COVERAGE AND LIMITS OF INSURANCE

The following Coverages and Extensions apply to all covered locations (premises) and/or buildings. Please refer to the individual location (premises) section for coverages and limits specific to such location (premises).

Base Coverage And Extensions	Limit of Insurance	Deductible/ Waiting Period
Accounts Receivables - Off-Premises	$2,500	$1,000
Business Income & Extra Expense - Civil Authority	3 Weeks	72 Hours - BI
Crime Conviction Reward	$5,000	None
Drone Aircraft - Direct Damage (per occurrence)	$10,000	$1,000
Drone Aircraft - Direct Damage (per item)	$2,500	$1,000
Drone Aircraft - BI & EE	$10,000	72 Hours
Employee Dishonesty	$5,000	$500
Fire Department Service Charge	$1,000	None
Fire Extinguisher Systems Recharge Expense	$2,500	None
Forgery And Alteration	$2,500	$1,000
Limited Biohazardous Substance Coverage - Per Occurrence	$10,000	$1,000
Limited Biohazardous Substance Coverage - Aggregate	$20,000	$1,000
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	$15,000	$1,000
Master Key	$5,000	None
Master Key - Per Lock	$100	None
Money And Securities - Inside Premises	$5,000	$500
Money And Securities - Outside Premises	$5,000	$500
Money Orders And Counterfeit Paper Currency	$1,000	$1,000
Newly Acquired Or Constructed Property	$250,000	$1,000
Outdoor Signs	$2,500	$500
Outdoor Signs - Per Sign	$1,000	
Personal Property At Newly Acquired Premises	$100,000	$1,000
Personal Property Off Premises	$5,000	$1,000
Premises Boundary	100 Feet	
Preservation Of Property	30 Days	
Valuable Paper And Records - Off-Premises	$2,500	$1,000

LIABILITY AND MEDICAL EXPENSES
COVERAGE AND LIMITS OF INSURANCE

Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.

Premium Basis: (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit
(M) Public Area Square Feet
(O) Other:

Covered Premises And Operations

Address	Classification /Exposure	Class Code	Prem. Basis	Annual Exposure	Rate	Advance Premium
2517 Van Buren Ave Grand Jct, CO 81505-1250	Apartment/Dwelling	6514	Incl	Included	Included	Included
2523 Pierce Ave Grand Jct, CO 81505-7181	Apartment/Dwelling	6514	Incl	Included	Included	Included
2523 Madison Ave Grand Jct, CO 81505-7056	Apartment/Dwelling	6514	Incl	Included	Included	Included
2571 Silver Oak Ct Grand Jct, CO 81505-1091	Apartment/Dwelling	6514	Incl	Included	Included	Included
2395 Pheasant Trail Ct Grand Jct, CO 81506-5804	Apartment/Dwelling	6514	Incl	Included	Included	Included
2573 Silver Oak Ct Grand Jct, CO 81505-1091	Apartment/Dwelling	6514	Incl	Included	Included	Included
2511 Van Buren Ave Grand Jct, CO 81505-1224	Apartment/Dwelling	6514	Incl	Included	Included	Included
2543 Moonridge Dr Grand Junction, CO 81505	Apartment/Dwelling	6514	Incl	Included	Included	Included
2547 Moonridge Dr Grand Junction, CO 81505	Apartment/Dwelling	6514	Incl	Included	Included	Included
2549 Moonridge Dr Grand Junction, CO 81505	Apartment/Dwelling	6514	Incl	Included	Included	Included
2506 Van Buren Ave Grand Junction, CO 81505	Apartment/Dwelling	6514	Incl	Included	Included	Included

LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED

Coverage	Amount / Date
General Aggregate (Other Than Products & Completed Operations)	$4,000,000
Products And Completed Operations Aggregate	$2,000,000
Personal And Advertising Injury	Included
Each Occurrence	$2,000,000
Tenants Liability (Each Occurrence)	$75,000
Medical Expense (Each Person)	$5,000
Pollution Exclusion - Hostile Fire Exception	Included

Policy Number: 60484-76-89 **Effective Date:** 09-08-2026

Policy Forms And Endorsements Attached At Inception

Number	Title
25-2110ED2	Notice - No Workers' Compensation Covg
25-6708ED1	Renewal Reduction In Coverage Letter
25-6716ED1	Reciprocal Provisions
25-9200ED3	Farmers Privacy Notice
56-6191	Cyber Liability & Data Breach Dec
E0104-ED1	Business Liab Covg - Tenants Liability
E0125-ED1	Lead Poisoning And Contamination Excl
E0147-ED1	War Liability Exclusion
E0224-ED4	Wind/Hail Percentage Ded
E2038-ED3	Conditional Exclusion Of Terrorism
E3015-ED2	Calculation Of Premium
E3025-ED3	Apartment Policy Common Conditions
E3037-ED1	No Covg-Certain Computer Related Losses
E3324-ED2	Addl Insd-Co-Owner Of Insd Premises
E3335-ED4	Apartment Owners Liability Coverage
E3424-ED3	Apartment Owners Property Coverage Form
E3425-ED2	Loss Payable Provisions
E4009-ED4	Mold And Microorganism Exclusion
E6097-ED4	Extended Replacement Cost Endorsement
E6288-ED3	Exclusion - Conversion Projects
J6300-ED3	Disclosure - Terrorism Risk Ins Act
J6316-ED2	Excl Of Loss Due To Virus Or Bacteria
J6351-ED2	Limited Terrorism Exclusion
J6353-ED1	Change To Limits Of Insurance
J6360-ED2	Ext BI-Revised Period Of Indemnity
J6572-ED1	Business Income & Extra Expense
J6739-ED1	Two Or More Coverage Forms
J6829-ED1	Limited Coverage For Fungi And Bacteria
J6849-ED2	Deductible Provisions
J7110-ED2	Exclusion Confidential Info
J7114-ED1	Removal Of Asbestos Exclusion
J7122-ED2	Loss Payment - Profit, Overhead & Fees
J7131-ED1	Dishonesty Excl-Tenant Vandal Excp
J7133-ED1	Limited Biohazardous Substance Cov
J7136-ED1	Pollution Exclusion - Expanded Exception
J7139-ED1	Bus Inc & Extra Exp - Partial Slowdown
J7144-ED1	Amendment Of Pers & Advertising Inj Covg
J7158-ED1	Damage To Property Exclusion Revised
J7174-ED1	Ord Or Law-Incr Period Of Rest
J7183-ED1	Limitation - Designated Premises/Project
J7222-ED1	Marijuana Exclusion

Policy Number: 60484-76-89 **Effective Date:** 09-08-2026

Policy Forms And Endorsements Attached At Inception

Number	Title
J7228-ED1	Drone Aircraft Coverage
J7230-ED1	Supplementary Payments
J7493-ED1	Windstorm & Hail Loss Cond Endorsement
J7504-ED1	Cosmetic Damage Exclusion
J7507-ED1	Cyber Incident Exclusion
J7541-ED1	Broad Abuse Or Molestation Exclusion
J7544-ED1	Cyber Incident Liability Exclusion
J7545-ED1	Exclusion - Violation Of Laws
J7546-ED1	Exclusion PFAS
S0741-ED4	CO Chgs-Canc & Nonrenewal

Farmers Insurance Exchange (A Reciprocal Insurer)
Member Of The Farmers Insurance Group Of Companies®

Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

DECLARATIONS
CYBER LIABILITY AND DATA BREACH RESPONSE COVERAGE

THIS COVERAGE INCLUDES CLAIMS MADE AND REPORTED COVERAGES. SUBJECT TO ITS TERMS, THIS COVERAGE FORM'S CLAIMS MADE COVERAGES APPLY ONLY TO ANY CLAIM FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR THE OPTIONAL EXTENDED REPORTING PERIOD, IF APPLICABLE, PROVIDED SUCH CLAIM IS REPORTED IN WRITING TO THE COMPANY AS SOON AS PRACTICABLE. WITHOUT NEGATING THE FOREGOING REQUIREMENTS, SUCH NOTICE OF CLAIM MUST ALSO BE REPORTED NO LATER THAN 30 DAYS AFTER THE END OF THE POLICY PERIOD OR, IF APPLICABLE, DURING THE OPTIONAL EXTENDED REPORTING PERIOD. AMOUNTS INCURRED AS CLAIMS EXPENSES, WHICH INCLUDES DEFENSE COSTS, SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE RETENTIONS. THE COMPANY SHALL NOT BE LIABLE FOR ANY CLAIMS EXPENSES OR FOR ANY JUDGMENT OR SETTLEMENT AFTER THE LIMIT OF LIABILITY HAS BEEN EXHAUSTED. PLEASE READ THE COVERAGE FORM CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT.

Named Insured MEHMEDBASICH, CHENG-ER
*SEE J7104 AMEND TO NAMED INS

Policy Number 60484-76-89

Mailing Address 456 WILDWOOD DR
GRAND JCT, CO 81507-2506

Policy Period
From: 09-08-2026
To: 09-08-2027 12:01 A.M. Standard time at your mailing address shown above.

Retroactive Date: 09/08/2013

Continuity Date: 09/08/2013

Optional Extension Period:

Length of optional extension period: ________

If no time period is stated, optional extension period coverage is not provided.

Cyber Extortion Hot Line: 1-800-435-7764

Coverage	Limit Of Insurance	Retention/Waiting Period
Aggregate Limit of Liability	$50,000	
Insuring Agreement A - Information Security & Privacy Liability	$50,000	$2,500
Insuring Agreement B - Privacy Breach Response Services	$50,000/ 5,000 Notified Individuals	$2,500/ 100 Notified Individuals
Insuring Agreement C - Regulatory Defense & Penalties	$50,000	$2,500
Insuring Agreement D - Website Media Content Liability	$50,000	$2,500
Insuring Agreement E - PCI Fines, Expenses And Costs	$10,000	$2,500
Insuring Agreement F - Cyber Extortion	$50,000	$2,500
Insuring Agreement G - First Party Data Protection	$50,000	$2,500
Insuring Agreement H - First Party Network Business Interruption Income Loss/Extra Expense Waiting Period	$50,000	$2,500 12 hours

Policy Forms And Endorsements Attached At Inception

Number	Title
25-8934	CO Ph Notice Re Claims-Made Policies
J7155-ED1	Cyber Liability Coverage Form
S0759-ED1	Cyber Liab - CO Amendatory Endor

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

E0224
4th Edition

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES

This endorsement modifies insurance provided under the following:

APARTMENT OWNERS COVERAGE FORM
CONDOMINIUM COVERAGE FORM

SCHEDULE

Location No.	Windstorm or Hail Deductible Percentage
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

The Windstorm or Hail Deductible, as shown in the Schedule, applies to loss of damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for Windstorm or Hail, such loss or damage shall be considered to be caused by Windstorm or Hail and therefore part of a Windstorm or Hail occurrence.

With respect to Covered Property at a location identified in the Schedule, no other deductible applies to Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to the percentage shown in the Schedule of the Limit(s) of Insurance applicable to the property that has sustained loss or damage. This Deductible is calculated separately for, and applies separately to:

1. Each building or structure that sustains loss or damage;

2. The building or structure and to personal property in that building or structure, of both sustain loss or damage;

3. Personal property at each building or structure that sustains loss or damage.

We will not pay for loss or damage until the amount of loss or damage exceeds the Deductible. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit(s) of insurance.

When property is covered under the Coverage Extension for Newly Acquired Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at the time of loss. The applicable percentage for Newly Acquired Property is the highest percentage shown in the Schedule for any described premises.

EXAMPLE - APPLICATION OF DEDUCTIBLE:

The amounts of loss to the damaged property are $60,000 (building) and $40,000 (business personal property in building).

The actual Limits of Insurance on the damaged property are $80,000 on the building and $64,000 on the business personal property.

The Deductible is 2%.

Building

Step (1): $80,000 X 2% = $1,600
Step (2): $60,000 - $1,600 = $58,400

Business Personal Property

Step (1): $64,000 X 2% = $1,280
Step (2): $40,000 - $1,280 = $38,720

The most we will pay is $97,120 ($58,400 + $38,720). The portion of the total loss that is not covered due to the application of the Deductible is $2,880 ($1,600 + $1,280).

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

FARMERS
INSURANCE

Dear Valued Customer,

Have the growth of your business and rising labor costs reduced the accuracy of the payroll or revenue shown on your policy? Have increased costs and inflationary trends reduced the protection provided by your policy? Building and Business Personal Property insurance limits, once adequate, may no longer meet today's repair or replacement costs.

To help compensate for these inflationary trends, the limits of insurance for Building and/or Business Personal Property coverages have been increased by a modest percentage. To keep your policy current with rising labor costs and normal business growth, the payroll and/or revenue have also been increased by a modest percentage.

This renewal offer includes the adjusted limits of insurance, payroll, revenue, and premium for your policy. The adjustments are relatively small, and they're based on estimated increases in the past year's construction and repair costs, as well as other inflationary factors, such as rising labor costs and normal business growth.

These increases do not guarantee adequate coverage for any loss; they are based on estimates. It is possible, for example, that updates or improvements to your property or increased sales might cause your individual needs for coverage to be greater than the amount provided by these adjustments. If you have not reviewed your policy recently, the effects of inflationary changes over time create the likelihood that the increases we made are less than the increases you need for optimal coverage.

These changes are made to better serve your insurance needs, and we encourage you to contact your Farmers® agent, who will be pleased to help you with a comprehensive review of your policy.

Acceptance of these changes does not waive the provisions of the coinsurance clause or any other policy clause.

Thank you for choosing Farmers. We appreciate your business.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FARMERS INSURANCE

J7504
1st Edition

COSMETIC DAMAGE EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the:

APARTMENT OWNERS PROPERTY COVERAGE FORM
CONDOMINIUM PROPERTY COVERAGE FORM
BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

SCHEDULE

Premises Number	Building Number
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. The following provision applies with respect to the building(s) identified in the Schedule above:

We will not pay for "cosmetic damage" caused by windstorm or hail to metal roof surfaces, "metal roof materials", or "metal exterior building surfaces" that are part of the buildings and structures.

B. For purposes of this endorsement, the following definitions apply:

1. "Cosmetic damage" means:

Marring, pitting or other superficial damage that has altered the exterior appearance of the metal roof surfaces, "metal roof materials", "metal exterior building surfaces", and/or their finishes, caused by windstorm or hail. This includes, but is not limited to, any disfigurement, blemish, discoloration, weathering, stretching, scratching, chipping, cracking, scorching, denting, creasing, gouging, fading, staining, tearing, oxidizing, blistering, or thinning.

2. "Metal roof materials" include:

a. All metal component parts of the roof which are exposed to the weather, including those which extend above the surface of the roof, including, but not limited to all vents, vent caps, turbines and piping;

b. Any materials that are installed when repairing or replacing "metal roof materials", including, but not limited to, sheathing, decking, and flashing.

3. "Metal exterior building surfaces" include:

a. HVAC unit enclosures, covered parking structures, skylights, flashings, chimney caps, siding, doors, roofs, walls, window frames and gutters.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

Reciprocal Provisions

Applies only if this policy is issued by Truck Insurance Exchange, Farmers Insurance Exchange, or Fire Insurance Exchange.

This policy is made and issued in consideration of your premium payment to us. It is also issued in consideration of the information you gave to us during the application process, some of which is set out in the Declarations, and in consideration of the Subscription Agreement, which is provided to you and is incorporated herein by reference. You acknowledge that you have read, understood, and agree to all the terms and conditions of the Subscription Agreement. Among other things, the Subscription Agreement appoints your Attorney-in-Fact, authorizes your Attorney-in-Fact to execute interinsurance policies between you and other subscribers and to perform various functions, and addresses compensation of the Attorney-in-Fact. Membership fees that you pay as a subscriber are not part of the premium and are not returnable, unless otherwise required by state law.

We hold the Annual Meeting of the members of the Truck Insurance Exchange at our Home Office at Los Angeles, California, on the first Tuesday following the first Monday following the 15th day of March each year at 1:00 p.m. If this policy is issued by Farmers Insurance Exchange, we hold the Annual Meeting of the members of Farmers Insurance Exchange at our Home Office at Los Angeles, California, on the first Monday following the 15th day of March each year at 2:00 pm. If this policy is issued by Fire Insurance Exchange, we hold the Annual Meeting of the members of Fire Insurance Exchange at our Home Office at Los Angeles, California, on the first Monday following the 15th day of March each year at 10:00 a.m. The Board of Governors may elect to change the time and place of the meeting. If they do so, you will be mailed a written or printed notice at your last known address at least ten (10) days before such a time, barring a public safety incident or an emergency situation that would prevent timely notice. Otherwise, no notice will be sent to you.

The Board of Governors shall be chosen by subscribers from among yourselves. This will take place at the Annual Meeting or at any special meeting that is held for that purpose. The Board of Governors shall have full power and authority to establish such rules and regulations for our management as are not inconsistent with the Subscription Agreement.

Your premium for this policy and all payment made for its continuance shall be payable to us at our Home Office or such location named by us in your premium notice.

This policy is non-assessable.

Policy Fee Provisions

Applies only if this policy is issued by Mid-Century Insurance Company.

If you pay a policy fee it is fully earned when the policy is issued. It is not part of the premium. It is not returnable.

TRUCK INSURANCE EXCHANGE
By Truck Underwriters Association
Attorney-in-Fact

FIRE INSURANCE EXCHANGE
By Fire Underwriters Association
Attorney-in-Fact

Chau Do

Secretary

FARMERS INSURANCE EXCHANGE
By Farmers Underwriters Association
Attorney-in-Fact

MID-CENTURY INSURANCE COMPANY

President Of Business Insurance