

MATTHEW W HILL
PO BOX 58725
HOUSTON, TX 77258



Home Insurance Renewal

BRADLEY WILLIAMS
4935 OLD COFFEE PLANTATION RD
ROSHARON TX 77583-7553

6/7/2018

Dear Bradley Williams,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

A summary of your premium and policy change information is shown below. With this renewal, you'll see an increase in your home coverage limits. This change reflects the rising cost to replace homes in your area, including labor and construction materials.

Premium at-a-glance

► **Policy Premium** **\$1,834.48**

Summary of changes

	<i>Previous</i>	<i>Renewal</i>
Coverage: Dwelling	\$234,000	\$246,000
Coverage: Loss of Use	\$93,600	\$98,400
Coverage: Personal Property	\$175,500	\$184,500
Coverage: Separate Structures	\$23,400	\$24,600
Discount: Home/Life	Included	Not Included

Your Farmers Policy

Policy Number: 98811-03-92
Effective: 7/31/2018 12:01 AM
Expiration: 7/31/2019 12:01 AM

Property Insured

4935 Old Coffee Plantation Rd
Rosharon, TX 77583-7553

Your Farmers Agent

Matthew W Hill
PO Box 58725
Houston, TX 77258
(281) 333-8911
mhill2@farmersagent.com

To file a claim call
1-800-435-7764

Did you know?



Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



Go Paperless

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!

Renewal (continued)

This is not a bill. Your bill with the amount due will be mailed separately to your mortgage company.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®

Next Generation Homeowners Declaration

Page



Policy Number: 98811-03-92
Effective: 7/31/2018 12:01 AM
Expiration: 7/31/2019 12:01 AM
Named Insured(s): Brad Williams Laura Lee Williams
 4935 Old Coffee Plantation Rd
 Rosharon, TX 77583-7553
llwilliams128@yahoo.com
Property Insured: 4935 Old Coffee Plantation Rd
 Rosharon, TX 77583-7553
Underwritten By: Texas Farmers Insurance Company
 15700 Long Vista Dr
 Austin, TX 78728

Premiums

Policy Premium **\$1,834.48**

*also see Information on Additional Fees below

This is not a bill.

Your bill with the amount due will be mailed separately.

Description of Property

Year of Construction	Construction Type	Roof Type	Number of Units	Occupancy
1997	Frame W/ 51%-100% Masonry Veneer	Composition - 3 Tab Shingle	1	Owner Occupied (Primary Res.)

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$246,000
Extended Replacement Cost	\$61,500
Coverage B - Separate Structures	\$24,600
Coverage C - Personal Property	\$184,500
Contents Replacement Cost	Covered

Coverage	Limit
Coverage D - Loss of Use	\$98,400
Identity Fraud Coverage	\$30,000
Building Ordinance or Law	10%

Liability Coverage

Coverage	Limit
Coverage E - Personal Liability	\$1,000,000
Association Loss Assessment	Not Covered

Coverage	Limit
Coverage F - Medical Payments To Others	\$5,000

Additional Coverage

Coverage	Limit
Additional Premises	See endorsement J6257

Declaration Page (continued)

Deductible

	<i>Deductible</i>
Applicable to each covered loss except Windstorm or Hailstorm/Tropical Cyclone (1% of Cov. A Limit)	\$2,460
Windstorm or Hailstorm	Not Applicable
Tropical Cyclone	Not Applicable

Percent Deductibles adjust with changes to Cov. A Limit

Your policy and endorsements include conditions that affect the deductible amount that applies based on the type of loss or property damaged. The list below provides more information on the conditions that affect the amount of your deductible.

<i>Policy or Endorsement Number</i>	<i>Policy or Endorsement Description</i>	<i>Deductible Condition</i>
56-5584	Texas Next Generation Homeowners Policy	How deductible applies: See pages 35 and 37, Section I - Property Conditions, 8. Deductible. Deductible Clause 1 - Windstorm or Hailstorm. Deductible Clause 2 - Tropical Cyclone. Deductible Clause 3 - All Other Covered Loss or Damage.
TX191	Amendatory Endorsement - Deductibles	Does not specifically change the deductible(s) but allows us to change it/them at renewal.

Discounts Applied to Policy

<i>Discount Type</i>	<i>Discount Type</i>
Auto/Home	Non Smoker
Claim Free	

Liability Coverage Extended to Additional Premises

Address
 634 N Oak St
 77591
 Texas City, TX

Mortgagee / Other Interest

<i>1st Mortgagee</i>	<i>Loan Number</i>
US Bank NA ISAOA C/O US Bank Home Mrtg PO Box 7298 Springfield, OH 45501-7298	6800843188



Declaration Page (continued)

Mortgagee Deductible Clause

For any loss in which only the mortgagee's interest is adjusted and settled, not including any interest you may have in the property or loss, the applicable deductible under Section I - Property Deductible, Clause 2, Tropical Cyclone, will be the Smallest of the following amounts:

1. The deductible in the Declarations or renewal notice, or
2. 5% of the Coverage A Dwelling stated limit.

The Section I - Property Deductibles as stated in the Declarations or renewal notice will apply to settlement of any interest you may have in covered-property or loss.

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5584 1st ed.; J6257 1st ed.; J6898 1st ed.; TX160 1st ed.; TX186 1st ed.; TX191 1st ed.

Other Information

- Your policy has a Windstorm/Hail/Tropical Cyclone Exclusion; see endorsement TX160.
- Please contact your Farmers[®] agent for a free Farmers Friendly Review[®] so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.
- Mortgagee pays premium for this policy.

Declaration Page (continued)

***Information on Additional Fees**

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Recurring Electronic Funds Transfer (EFT) and fully enrolled on-line billing (paperless): **\$0.00** (applied per account)
 - For other Recurring EFT plans: **\$2.00** (applied per account)
 - For all payment plans other than those listed above, a service charge will be applied per installment based on the total annualized premium.*
 - *\$1,250.01 or more: **\$5.00** (applied per account)
 - *\$1,250.00 or less: **\$3.00** (applied per account)
- 2. Late Fee: \$10.00** (applied per account)
- 3. Returned Payment Charge: \$25.00** (applied per each 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)
- 4. Reinstatement Fee: \$25.00** (applied per policy)

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

*"Total annualized premium" is the total amount of premium for 12 months, for all active policies in all lines of business on the account being billed in that installment.

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

Countersignature



Authorized Representative



Policy Notices

Important Notice

To obtain information or make a complaint:

You may contact your agent at the telephone number indicated on the declaration page attached to this policy.

You may call Farmers Insurance's toll-free telephone number for information or to make a complaint at:

1-800-225-0011

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance

P.O. Box 149104

Austin, TX 78714-9104

Fax: (512) 490-1007

Web: <http://www.tdi.texas.gov>

E-mail: ConsumerProtection@tdi.texas.gov

Insurance Website Notice:

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance/Office of Public Insurance Counsel website:

www.helpinsure.com

Premium or Claim Disputes:

Should you have a dispute concerning your premium or about a claim you should contact the agent first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

Attach This Notice to Your Policy:

This notice is for information only and does not become a part or condition of the attached document.

25-1760 6-15

Aviso Importante

Para obtener informacion o para someter una queja:

Puede comunicarse con su agente al numero de telefono indicado en la declaracion de su contrato de seguro.

Usted puede llamar al numero de telefono gratis de Farmers Insurance's para informacion o para someter una queja al:

1-800-225-0011

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas

P.O. Box 149104

Austin, TX 78714-9104

Fax: (512) 490-1007

Web: <http://www.tdi.texas.gov>

E-mail: ConsumerProtection@tdi.texas.gov

Anuncio Del Sitio Web De Seguros:

Para obtener formas de comparacion de precios y póliza y otra informacion acerca del seguro de propiedad residencial y del seguro de automóvil, visite el sitio web del Departamento de Seguros de Texas y la Oficina del Asesor Público de Seguros:

www.helpinsure.com

Disputas Sobre Primas o Reclamos:

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

Una Este Aviso A Su Poliza:

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

Important Notice Regarding a Change on Your Policy

Farmers offers a range of discounts to reward our customers for having good risk characteristics. Some of these discounts can be validated using internal or third-party information, but others require that our customers provide documentation to prove their eligibility. This ensures that our discounts are applied only to qualified customers.

Unfortunately, we did not receive the required documentation for the discount(s) listed below. As a result, these discounts have been removed from your policy and your premium has been adjusted accordingly. If you are able to provide the required documentation listed below or have questions about your eligibility, please contact your Farmers agent.

An active and eligible Life policy could not be confirmed for the household.

25-3249 2-06

Important Notice - Deductible Changes - Please Read Carefully

Your policy has a deductible(s) that applies to covered losses. Deductibles may be based as either a stated dollar amount or as a percentage of a Coverage A Dwelling limit of insurance. The exact dollar amount of the deductible(s) that applies to your policy, even if based as a percentage of your coverage limit, can be found in the Deductible section in your policy's Declarations.

Your policy includes a provision in Section I, Conditions, **8. Property Deductibles** which provides that we may change your deductible(s) at the renewal of your policy. Also, your policy provides under General Conditions Applying to the Entire Policy, that we may make adjustments to the stated limits of insurance as explained under the condition **Renewal and Refusal to Renew**. Your exact dollar amount of deductible(s) may change if it is based on a percentage of your Coverage A Dwelling limit and your coverage limit changes at the renewal of your policy.

Your deductible(s) may also change if at the renewal of your policy you no longer qualify for the deductible you previously selected or if we no longer offer the deductible(s) you previously selected.

Please be sure to carefully review your policy deductibles and if you have any questions, contact your Farmers[®] agent.

25-5008 6-15

Important Notice About Your Residential Policy Renewal Premium

We are writing to tell you that the renewal premium on your residential insurance policy will be more than it was last year.

If you would like to discuss alternative coverages and deductibles as ways to lower your premium, please contact your Farmers® agent who will be happy to assist you.

You may wonder why premiums increase. Several reasons why residential insurance policy premiums increase are discussed below.

Rate increases can result in increased premiums. Sometimes, we must increase rates in order to meet our obligations to pay increased claims amounts and expenses to settle claims. When costs of building materials and labor increase, the costs of rebuilding homes for customers increase, too.

A change in a discount can also mean an increase in your premium. The amount of the discount could have changed. Or, your policy may no longer be eligible for the discount. Some discounts, like the new home discount, are for a set period of time and other discounts, such as the Auto/Home discount, are dependent on other policies you have with Farmers. If the time the discount is available ends or you no longer have the complementary policy needed for a discount, the discount is removed and your premium can increase.

Coverage amounts offered at renewal may be higher than under your expiring policy because Farmers may have estimated that the reconstruction costs of your home have increased. For many policies with replacement cost coverage, Farmers uses an estimating program to calculate a reconstruction cost estimate for your home. That estimate may increase due to changes to the specific characteristics of your home, as well as general increases in labor and material costs. The estimate is not a guarantee.

25-6235 12-09

Reconstruction Cost and Your Coverage A (Dwelling) Amount

Policy Number: 98811-03-92

This document contains important information about your insurance coverage. Please review this information carefully.

Do You Think You Have Enough Coverage?

At renewal your policy will provide **\$125** per square foot to rebuild your home. (This does not include any additional amount added by extension or endorsement to your policy.)

When you first obtained your policy, Farmers® used an estimating program to calculate a reconstruction cost estimate for your home. This was an estimate, not a guarantee of reconstruction costs.

For this renewal offer we have applied a reconstruction cost factor as part of the annual renewal process. Since we do not unilaterally reduce the Coverage A amount at renewal, there will be no change in the Coverage A amount if application of the factor would result in a decrease in the Coverage A amount. The chart below shows the amount for which we have offered to insure your home at renewal as well as the Coverage A amount on your existing policy. We will calculate a new estimate, rather than apply the reconstruction cost factor, upon request or when you notify us of changes to the features of your home.

Coverage A (Dwelling) Amount offered to insure your home:	\$246,000
Existing Coverage A (Dwelling) Amount:	\$234,000

Policy Notices (continued)

Please review the next page to make sure the details about your home are correct, and let me know of any necessary changes. Changes to these details could result in a change to the reconstruction cost estimate. Feel free to contact me at any time if you want a new estimate calculated or if you want to make a change to the amount for which your home is insured.

It's important to understand that reconstruction cost is NOT the same as the market value of your home.

Reconstruction Cost

Reconstruction cost is the amount it would cost to rebuild your home if it were destroyed. It includes costs like materials and labor and city/county fees. It is not what a buyer would pay for your home or the amount of your mortgage. It does not include the value or cost of the land.

vs.

Market Value

Market value is the price a buyer would pay to purchase the home, including the land and property, in its current condition. It takes into account the location, the desirability of the property, changes in the housing market, and the economy. It does not take into account the cost to build a new home.

Do You Need Help?

As your Farmers Agent I am happy to help you with any questions you have. I can provide guidance as to the coverage options available, but I cannot choose your coverage amounts for you. Ultimately it is your responsibility to make sure you have purchased sufficient insurance coverage to rebuild your home and replace your personal property.

If you have questions about your coverage or the Coverage A amount offered for your home with this renewal offer please contact my office at **(281) 333-8911**. As your Farmers Agent, I am committed to providing you with excellent service.

Sincerely,

Matthew W Hill

Questions to Consider When You are Determining Your Coverage:

- Is the square footage accurate?
- Have you remodeled your kitchen, bathrooms or any other part of your home?
- What is the overall quality of your home? (See the Quality Grade definitions later in this document.)

Information We Have About Your Home.

Please review the information below about your home for accuracy. Additionally, keep in mind that the amount for which we have offered to insure your home is not a guarantee of reconstruction costs. Again, feel free to contact me if you want to make a change to your Coverage A amount.

<i>ZIP Code:</i>	77583-7553	<i>Roof Material:</i>	Composition - 3 Tab Shingle
<i>Year Built:</i>	1997	<i>Garage Type:</i>	None
<i>Square Footage:</i>	1,962	<i>Interior Wall Construction</i>	Drywall
<i>Style or Number of Stories:</i>	1 Story	<i>Material:</i>	
<i>Dwelling Quality Grade:</i>	Above Average	<i>Basement:</i>	No
<i>Foundation Type:</i>	Concrete Slab	<i>Number of Units:</i>	1
<i>Foundation Shape:</i>	6-7 Corners - L Shape		

Please note that the above information is not an all inclusive list of the individual home features that would be used to recalculate your estimate, but would be major contributors to the development of that estimate. If you desire a complete list of all home features or any

Policy Notices (continued)

other information, please contact me so I can provide that information. Please see the next page for definitions of selected reconstruction cost terms.

There are other coverages and/or options that may be right for you, including those that follow. Some may not be available based on your policy form and/or some may have additional underwriting requirements.

Extended Replacement Cost Coverage: This coverage increases your Coverage A (Dwelling) limit up to an additional 25% or 50% of the Coverage A amount to repair or replace covered damage to your home. This coverage is subject to the policy terms and conditions and may not be available in all states. This coverage may provide an additional layer of protection as your policy **does not** provide Guaranteed Replacement Cost coverage. If your policy does not already include this coverage as indicated on your Declarations page, contact your agent to explore your coverage options.

Building Ordinance or Law Coverage: This coverage pays for increased costs incurred from rebuilding your home in compliance with updated building codes. Contact your agent to learn more about this coverage and the limits available to you.

Options to Choose a Reduced Coverage A (Dwelling) Amount: Depending upon your state, there may be several options to insure your home for lower limits and/or less coverage.

Personal Property: You may also be able to purchase increased coverage for certain items of personal property. These items may include but are not limited to jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

Please contact me to discuss any of the coverages or options listed above.

Selected Definitions

<i>Term</i>	<i>Definitions</i>
Square Footage	The total square footage figure includes all floors of your home. IMPORTANT: The total square footage does NOT include any of the following: attached garage or built-in garage, carport, basement (even if fully finished), attached greenhouse, porches or decks, or any detached structures.
Reconstruction Cost Factor	This Factor is applied as part of the annual renewal process. The Factor may be based on the approximate difference between a current and former reconstruction cost estimate program and/or may reflect the changes in the cost of materials and labor required to rebuild a home in your area.
Dwelling Quality Grade	The following "definitions" are general guidelines to help with your review. Your home can have elements of more than one specific Dwelling Quality Grade. Therefore, you should determine the Quality Grade by choosing the one that comes closest to describing your home. Premium: Unique style and/or shape which vary from the other homes in the area. They are typically very large homes, generally at least 5,000 square feet. Vaulted ceilings (9' - 12') typically throughout. Highest grade materials used throughout (countertops, cabinets, flooring, wall coverings etc.). Contains unique features such as wall safes, built-in movie theaters, and other luxury constructions. Custom: These homes can be recognized by the unique style and/or shape which vary from the other homes in the area. They are typically quite large homes. Custom homes are distinguished by style and shape as well as by the finishes, though they may contain both Above Average and/or Premium quality finishes. Includes features such as highly upgraded kitchen and bath countertops, floor and wall coverings, built-in bookshelves, and wet bars.

Policy Notices (continued)

Term

Definitions

Above Average: Tract style home construction with upgraded features. Home design is produced throughout the area. Many rooms, including the kitchen, bathrooms, and bedrooms have been upgraded from the standard construction design and have features that are made of higher quality materials. Typical designs include raised ceilings. Many upgraded features include the wall and floor coverings, lighting fixtures and kitchen and master bath countertops.

Standard: Typical of common tract style home construction. Home design is produced throughout the area. Features come as part of the packaged construction design and are made of solid and quality conventional materials. Typical designs may include slightly higher ceilings with occasional vaulted ceilings. Some upgraded features but not prevalent.

Economy: Basic home features and design. Simple construction layout and floor plan. Inexpensive fixtures and features. Lower grade, but functional, construction materials (for example: roofing, flooring, cabinets, and countertops).

25-8862 8-14



Policy Notices

Important Notice About Optional Coverages

This form lists the optional coverages that Farmers® offers so you may enhance and tailor your policy. To find out if you already have an optional coverage, please refer to your Declarations Page.

There is a charge for most of the optional coverages listed on this form. For some of them, you will need to meet certain criteria that we've established before you can add them to your policy. If you're interested in adding an optional coverage that you don't have right now, please contact your Farmers agent, **Matthew W Hill** at **(281) 333-8911**.

We've included the following descriptions to give you an idea of how these features would benefit you in the event of a covered loss. These descriptions simply summarize the optional coverages. Once you purchase an optional coverage, be sure to read that coverage's endorsement form to understand all of its provisions. The language of the endorsement takes precedence over these summaries.

Business Pursuits - This optional coverage will insure your business pursuits like an incidental office, professional, private school, child care or studio. Items that are valuable to your home business can be covered for unexpected losses at or away from your home, that could affect you financially.

Eco Rebuild Coverage - This optional coverage will provide up to \$25,000 in the event of a covered loss for extra costs to rebuild, repair or replace with green contents and materials. For example, if your dishwasher is damaged or destroyed from a covered loss you can upgrade your dishwasher with the more expensive energy star models.

Fine Arts Endorsement - Imagine your collectible artwork is damaged or destroyed. Your basic policy might not provide enough coverage. This optional coverage is available to cover your fine art. In the event of a coverage loss, this insurance covers the replacement of your personal treasures.

Gun Endorsement - This optional coverage insures your valuable firearms located in or away from the insured's residential premises.

Identity Shield - With Farmers Identity Shield, you receive a series of benefits that help you protect yourself from fraudulent use of your personal identity and credit. These benefits include access to online credit reports, 24/7 credit monitoring, email alerts for suspicious credit report activity, public records monitoring, and 24-hour access to identity theft advocates who can assist if you ever become the victim of an identity crime. In addition to these services, Farmers Identify Shield also provides coverage for recovery related expenses and identity fraud losses, such as unauthorized use of your credit or debit cards. Contact your agent to learn more about this coverage and the limits available to you.

Jewelry Endorsement - This optional coverage insures full value of your valuable jewelry or watches, including damage to your ring.

Personal Injury - This optional coverage will cover those damages which an insured becomes legally obligated to pay because of personal injury resulting from an occurrence to which this coverage applies. Personal injury means any injury arising from false arrest, imprisonment, malicious prosecution and detention; the wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, home, or premises that a person occupies when committed by or on behalf of its owner, landlord, or lessor; libel, slander, defamation of character; discrimination because of race, color, religion or national origin.

Personal Property at Other Residence - This optional coverage insures personal property at an insured's residence which is other than the residence premises.

Policy Notices (continued)

Residence Glass - This optional coverage insures for damages to residence glass caused by breakage of or by chemicals applied to such glass if permanently attached to the dwelling or other structures on the residence premises, including storm windows and doors not permanently attached. We will also pay for making temporary repairs, resulting damage to encasing frames, and removing or replacing obstructions because of covered loss of glass.

Sewer & Drain Damage - This optional coverage covers damage to property caused by water from a sudden and accidental discharge from a plumbing system, sump, sump pump, or sump pump well on the residence premises, or from a system designed to drain sub surface water away from a foundation, or from water reverse-flow, or from water below the surface of the ground.

Please visit www.farmers.com/clickable-house/house.html to explore coverage details.

Insurance is underwritten by Farmers Insurance Exchange and other affiliated insurance companies. A listing of these companies can be viewed at www.farmers.com. Not all insurers are authorized to provide insurance in all states. Coverage is not available in all states. In Texas, insurance is underwritten by Texas Farmers Insurance Company (Austin, TX), Farmers Insurance Exchange (Los Angeles, CA), or Fire Insurance Exchange (Los Angeles, CA). In Washington, insurance is underwritten by Farmers Insurance Company of Washington (Mercer Island, WA), Farmers Insurance Exchange (Los Angeles, CA), or Fire Insurance Exchange (Los Angeles, CA).

25-4761 6-12

Farmers Insurance Group of Companies[®]

Privacy Notice



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 collect and maintain personal information to provide you with coverage, products or services and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("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 farmers.com or other websites we operate, use of our mobile sites and application, use of our social media sites, and interaction with our online advertisements; and
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims 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 we protect your information

We restrict access to personal information about you to individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your customer 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.

Information we disclose

We may disclose the nonpublic personal information we collect about you, as described above, 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, all as permitted by law. 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 a transaction, for instance, to determine eligibility for coverage, to process claims or to prevent fraud;
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

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 under **Information we collect**, 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 management companies, attorneys-in-fact and billing companies.

We are permitted by law to share information with our affiliates about our transactions with you. In addition, we may share 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.

Farmers Insurance Group of Companies® Privacy Notice (continued)

Your choice

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 and if not, please add them to the form. Once completed, mail it to the return address printed on the form. 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.

Modifications to our privacy policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information with 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 that type of information sharing.

Website

Our website privacy notices contain additional information about website use. Please review those notices if you transmit personal information to Farmers over the Internet.

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 Farmers. You also may receive notices from affiliates, other than those listed below.

More information about the federal laws

This notice is required by federal law. For more information, please visit farmers.com.

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 New Century Insurance Company, Farmers Group, Inc.; Farmers Reinsurance Company, Farmers Services Insurance Agency, Farmers Services Corporation, Farmers Texas County Mutual Insurance Company, Farmers Underwriters Association, Farmers Value Added, Inc.; Farmers Financial Solutions, LLC member FINRA & SIPC*; FFS Holding, LLC; Farmers Services, LLC; ZFUS Services, LLC; Leschi Life Assurance Company, FIG Holding Company, FIG Leasing Co., Inc.; Fire Underwriters Association, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Prematic Service Corporation (California), Prematic Service Corporation (Nevada), Texas Farmers Insurance Company, Farmers New World Life Insurance Company, Truck Underwriters Association, Civic Property and Casualty Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company and Farmers Life Insurance Company of New York.

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 Farmers Insurance Group® of Companies.

* You may obtain more information about the Securities Investor Protection Corporation (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. For information about FINRA and Broker Check you may call the FINRA Broker Check hotline at (800) 289-9999 or access the FINRA website at www.finra.org.