State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 2356
Bloomington IL 61702-2356

AT2 H-09-2091-FBA2 F H W
3200
WISE, JOHN S JR, ESTATE OF
3717 TRUMPINGTON LN
ALBANY GA 31721-2000

POLICY NUMBER	01-CC-Z347-3
HOMEOWNERS AVAILABLE COVERAGE NOTICE	
	SEE RENEWAL DECLARATIONS

It is important that you occasionally review the coverages and limits in your Homeowners policy to be certain your needs are being met. The following information will assist you in the review process.

The coverage limits for Coverage A - Dwelling, Coverage B - Personal Property, Coverage L - Personal Liability, and Coverage M - Medical Payments to Others are listed on the accompanying renewal declarations. Please review these limits to determine if they are adequate in the event of a loss.

The following is a **partial list** of the optional coverages you have __not__ added to your policy. They may be available to you for a premium adjustment.

Business Property (for higher limits)

Business Pursuits Liability (for teachers, school administrators, sales persons, and clerical employees)

Child Care Liability (for those providing child care in their home)

Earthquake (for damage to buildings and personal property caused by an earthquake)

Firearms (for broadened coverage and higher limits)

Cyber Event, Identity Restoration, and Fraud Loss

Incidental Business Liability (for those with an incidental office, studio, or school in the home)

Jewelry and Furs (for broadened coverage and higher limits)

Loss Assessment (for neighborhoods with Homeowners Associations)

Nurses' Professional Liability (for those in the nursing profession)

Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, or false arrest)

Silverware/Goldware (for broadened coverage and higher limits)

Adult Day Care Liability (for those providing adult day care in their home)

Energy Efficiency Upgrade (for replacing damaged heating unit, air conditioning unit, or water

Continued on Reverse Side

Prepared MAR 17 2026 **Agent** RICK PHYFER CLU
Telephone (251) 928-7500

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heater with equipment that is more energy efficient)

Home Rental (for those who rent out their home for more than 30 nights yearly)

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

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

Special Limit for Water Damage (lower limits for water damage losses for a premium reduction)

Personal Property coverage reduction options (reduction of Personal Property coverage limits for a premium reduction)

FORTIFIED Roof Upgrade Endorsement (allows for upgrade of a roof to meet Institute for Business and Home Safety FORTIFIED standards after a covered total roof loss event)

Increased Limits Endorsement (increases some policy sub-limits for specified types of property)

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

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

IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING

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

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ALBANY GA 31721-2000

RENEWAL DECLARATIONS

AMOUNT DUE: **None**
Payment is due by BILLED THROUGH SFPP

Policy Number: 01-CC-Z347-3

Policy Period: 12 Months
Effective Dates: MAY 10 2026 to MAY 10 2027
The policy period begins and ends at 12:01 am standard time at the residence premises.

Homeowners Policy

Location of Residence Premises
17425 COUNTY ROAD 55
SUMMERDALE AL
36580-3565

Your State Farm Agent
RICK PHYFER CLU
19416 GREENO RD
FAIRHOPE AL 36532-3887

Phone: (251) 928-7500

Construction: Frame
Year Built: 1985

Roof Material: Composition Shingle
Roof Installation Year: 2006

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

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IMPORTANT MESSAGES

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

PREMIUM

Annual Premium		$1,866.00
Sewer & Drain	25.00	(Included)
All Other Perils	1,841.00	(Included)

Your premium has already been adjusted by the following:
Claim Record Discount Loyal Customer

Total Premium	**$1,866.00**

StateFarm

NAMED INSURED	MORTGAGEE AND ADDITIONAL INTERESTS
WISE, JOHN S JR, ESTATE OF	

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	$ 621,500
Other Structures	$ 62,150
B Personal Property	$ 466,125
C Loss of Use	$ 186,450
Additional Coverages	
Arson Reward	$1,000
Bed Bugs	$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	$1,000
Debris Removal	Additional 5% available/$1,000 tree debris
Fire Department Service Charge	$500 per occurrence
Fuel Oil Release	$10,000
Locks and Remote Devices	$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	$ 300,000
M Medical Payments to Others (Each Person)	$ 5,000
Additional Coverages	
First Aid Expenses	$ 500
Damage to the Property of Others	$ 1,000

INFLATION

Inflation Coverage Index: 362.4

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses 1%	$ 6,215

LOSS SETTLEMENT PROVISIONS

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

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FORMS, OPTIONS, AND ENDORSEMENTS

HW-2101	Homeowners Policy
Option ID	Increase Dwlg up to $124,300
Option OL	Ordinance/Law 10%/ $62,150
Option JF	Jewelry and Furs $1,500 Each Article/$2,500 Aggregate
HO-2444.2	Back-Up Of Sewer Or Drain - 10% of Coverage A/$ 62,150
HO-2496	Windstorm or Hail Exclusion
HO-2204.2	*Amendatory Endorsement *New Form Attached

ADDITIONAL MESSAGES

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

Other limits and exclusions may apply - refer to your policy

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

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

Participating Policy

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

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

Michelle Mancias
Secretary

President

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Your coverage amount....

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

MAR 17 2026

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Residential Property Insurance
Outline of Coverage and Comprehensive Policy Checklist

The following is an outline of coverage and comprehensive policy checklist of your insurance policy and is for informational purposes only. Alabama law prohibits this checklist from changing any provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits is not included in this checklist, unless otherwise indicated. The checklist does not operate to expand coverage beyond the coverage provided in the policy. If there is a contradiction between the checklist and the policy, the terms of this policy govern.

Policyholders should read their policy thoroughly. Policyholders should review their insurance policy annually with their insurance producer to ensure they are adequately covered.

If you have questions regarding your policy, please contact your agent or insurance company.

Outline of Coverage

Covered Property	Limits of Insurance	Loss Settlement Basis (ACV or RCV)*
Dwelling	$621,500	Replacement Cost
Other Structures (Detached from Dwelling)	$62,150	Replacement Cost
Personal Property (Contents)	$466,125	Replacement Cost
Roof Repair / Replacement Settlement Basis :		Replacement Cost
Deductible Amounts ($):	Hurricane/Named Windstorm = N/A	
	Other Property Perils = $6,215	

*RCV = Replacement Cost Value, or the cost to repair or replace your home, other structures or contents with like kind and quality. This is not the Market value or Mortgage Value of your home.

*ACV = Actual Cash Value, or RCV at the time of loss minus depreciation. This is not the Market Value or Mortgage Value of your home.

Perils Covered by Your Policy

Items marked with a **Y** (Yes) indicate coverage **is** included in your policy; those perils marked with an **N** (No) indicate coverage **is not** included. **Special limits and loss settlement exceptions may apply to certain limits. Refer to your policy for details. If there is a contradiction between this checklist and your policy, the terms of your policy govern.**

Peril	Dwelling Coverage	Other Structures Coverage	Contents Coverage
Fire	Y	Y	Y
Lightning	Y	Y	Y
Explosion	Y	Y	Y
Wind and Hail	N	N	N
Flood	N	N	N
Earthquake	N	N	N
Collapse	Y	Y	Y
Mold	N	N	N
Theft	Y	Y	Y

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Other Coverages in Your Policy

Special limits and loss settlement exceptions may apply. Refer to your policy for details. If there is a contradiction between this Checklist and your policy, the terms of your policy govern.

Coverage	Yes or No.	Limits of Insurance	Time Limit (if applicable)
Debris Removal	Y	Dwelling Structure Coverage plus 5%	N/A
Loss Assessment	N	N/A	N/A
Additional Living Expenses	Y	$186,450	24 months
Medical Payments Coverage	Y	$5,000	N/A
Personal Liability Insurance	Y	$300,000	
Building Ordinance or Law coverage	Y	$62,150	

Some Exclusions, Limitations, and/or Reductions in Coverage

(Other Exclusions, Limitations and/or Reduction in coverage may apply)

- Removal of fallen trees is excluded unless they damage your house or outbuilding or block access to your property
- Limitations exist on coverage amounts for jewelry, guns, silverware, cash, coins, certain types of collections, art, and computers/equipment
- Property and Liability Coverage for Automobiles, Watercraft, Aircraft is limited or excluded
- RCV Property claims are settled on a ACV basis until you repair or replace the property
- Losses to insured property intentionally caused by an insured are excluded
- Losses due to neglect are excluded
- Losses to the dwelling caused by water or sewage from outside the dwelling that backs up through sewers and drains are excluded

Some Discounts Available to Reduce Your Policy Premium

Y (Yes) or N (No) indicates whether you currently receive these discounts. Ask your agent or insurance company about other discounts for which you may be available.

	Yes or No
Multiple qualifying policies with the same insurer	N
Fire/Smoke/Burglar Alarm	N
Wind Mitigation Features	N

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IMPORTANT NOTICE

Regarding Changes to Your Policy

HO-2204.2 HOMEOWNERS AMENDATORY ENDORSEMENT (Alabama) is added to your State Farm® policy and replaces **HO-2204.1 HOMEOWNERS AMENDATORY ENDORSEMENT (Alabama)**.

Note the following changes to your policy. Changes that broaden coverage without additional premium are effective immediately on the date first adopted in your state. All other changes are effective with this policy term:

- **DEFINITIONS**, the definition of building structure has been revised to emphasize that a building structure includes structures attached to the building structure.
- **DEFINITIONS**, the definition of insured has been revised to emphasize that a person or organization using or having custody of animals or watercraft owned by an insured is only an insured with respect to loss for which they are legally responsible caused by or resulting from the animals or watercraft.
- **COVERAGE C – LOSS OF USE, Prohibited Use**, the reference to an order of evacuation has been removed.
- **SECTION I – ADDITIONAL COVERAGES**, a new additional coverage called **Bed Bugs** has been added that will pay up to $1,000 for each bed bug infestation loss for the reasonable costs to clean, treat or replace property described in Coverage A and Coverage B.
- **SECTION II – ADDITIONAL COVERAGES, First Aid**, a $500 limit now applies to this coverage.
- **SECTION I AND SECTION II – CONDITIONS**, a new condition called **Dwelling Under Construction** has been added. When this policy is written to insure a completely new dwelling under construction, this condition extends personal property and liability coverages to a residence where you are temporarily residing while the dwelling is under construction.
- **OPTIONAL POLICY PROVISIONS, Option ID – Increased Dwelling Limit**, editorial changes have been made to the last paragraph.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

HOMEOWNERS AMENDATORY ENDORSEMENT (Alabama)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

DEFINITIONS

The following is added to the definition of ***"building structure"***:

A ***building structure*** includes:

c. structures attached to the ***building structure***.

Under the definition of ***"business"***, item d. is replaced by the following:

Business does not include:

d. the ownership, maintenance, or use of systems and equipment used to generate electrical power, if:
   (1) the power generated is intended primarily for consumption on the ***residence premises***; and
   (2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid; or

Under the definition of ***"insured"***, item d. is replaced by the following:

Under Section II, ***insured*** also means:

d. with respect to loss to which this policy applies caused by or resulting from animals or watercraft, any person or organization legally responsible for the loss. However, the animals or watercraft must be owned by ***you*** or a person included in 9.b. or 9.c. above. A person or organization using or having custody of these animals or watercraft in the course of a ***business***, or without permission of the owner, is not an ***insured***; and

The definition of ***"occurrence"*** is replaced by the following:

"occurrence", when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results in:

a. ***bodily injury***; or

b. ***property damage***;

during the policy period. All ***bodily injury*** and ***property damage*** resulting from one accident, series of related accidents, or from continuous or repeated exposure to the same general conditions is considered to be one ***occurrence***.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING

Item 3.c. is replaced by the following:

c. systems and equipment used to generate electrical power, unless:

(1) the power generated is intended primarily for consumption on the ***residence premises***; and

(2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid.

COVERAGE C – LOSS OF USE

Under item 3. **Prohibited Use**, the first paragraph is replaced by the following:

3. **Prohibited Use. *We*** will pay Additional Living Expense and Fair Rental Value, for a continuous period not to exceed two weeks, beginning when a civil authority prohibits ***your*** use of the ***residence premises***, provided that:

SECTION I – ADDITIONAL COVERAGES

The following is added to **Volcanic Action**:

When applicable, the following coverages apply to a loss covered by **Volcanic Action**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Collapse**:

When applicable, the following coverages apply to a loss covered by **Collapse**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Fuel Oil Release**:

When applicable, the following coverages apply to a loss covered by **Fuel Oil Release**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

Any payments made for these coverages are included in, and not in addition to, the $10,000 limit of insurance for **Fuel Oil Release**.

The following is added to **SECTION I – ADDITIONAL COVERAGES**:

Bed Bugs. ***We*** will pay up to $1,000 for each bed bug infestation loss for the reasonable costs ***you*** incur to clean, treat or replace property described in Coverage A and Coverage B, subject to the following:

a. Bed bugs means insects, known as cimex lectularius, that feed on the blood of human beings.

b. Bed bug infestation means a bed bug infestation that has been confirmed by a licensed pest control professional in writing.

c. ***We*** will not pay for:

(1) ***bodily injury*** arising out of or contributed to by a bed bug or bed bug infestation;

(2) routine or ongoing remediation of the ***residence premises***;

(3) ***property damage*** that occurs off the ***residence premises***;

(4) infestations of other insects or vermin; or

(5) inspection costs to detect or verify the presence of a bed bug infestation except when a licensed pest control professional inspection confirms the presence of a bed bug infestation.

d. ***We*** will not pay an amount exceeding the smallest of the following:

(1) the cost to clean and treat; or

(2) the cost to replace.

e. This coverage does not increase the limit applying to the damaged property.

f. No deductible applies to this coverage.

g. When applicable, **COVERAGE C – LOSS OF USE**, applies to a loss covered by **Bed Bugs**. Any payments for this coverage are included in, and not in addition to, the $1,000 limit of insurance for **Bed Bugs**.

SECTION I – LOSSES NOT INSURED

The first sentence of item 1.l. is replaced by the following:

l. all animals, birds, or insects, except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Bed Bugs.**

SECTION I – CONDITIONS

Under **Mortgagee Clause**, paragraph 10.c. is replaced by the following:

c. If ***we*** cancel this policy, the mortgagee will be notified at least 10 days before the date cancellation takes effect.

SECTION II – LIABILITY COVERAGES

SECTION II – ADDITIONAL COVERAGES

First Aid Expenses is replaced by the following:

First Aid Expenses. ***We*** will pay up to $500 for expenses incurred by an ***insured*** in providing first aid to others for ***bodily injury*** covered under this policy. ***We*** will not pay for first aid to ***you*** or any other ***insured***.

The following is added to **Damage to Property of Others**:

d. Under **SECTION II – EXCLUSIONS**, exclusion 2.c. does not apply to the coverage provided by **Damage to Property of Others**.

SECTION II – EXCLUSIONS

Under **SECTION II – EXCLUSIONS**, 1.p. is replaced by the following:

1. Coverage L and Coverage M do not apply to:

   p. ***bodily injury*** or ***property damage*** arising out of the ownership, maintenance, or use of systems and equipment used to generate electrical power, unless:

      (1) the power generated is intended primarily for consumption on the ***residence premises***; and

      (2) any resulting income is incidental, including but not limited to:

         (a) utility bill credits; or

         (b) incidental income;

      derived from sending excess power back to the electricity grid.

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

2. Coverage L does not apply to:

   a. liability:

      (1) for ***your*** share of any loss assessment charged against all members of any type of association of property owners; or

      (2) imposed on or assumed by any ***insured*** through any unwritten or written contract or agreement. This exclusion does not apply to:

         (a) liability for damages that the ***insured*** would have in absence of the contract or agreement; or

         (b) written contracts:

            (i) that directly relate to the ownership, maintenance, or use of any ***insured location***; or

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

         unless excluded elsewhere in the policy;

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

      (1) fire;

      (2) smoke;

      (3) explosion;

      (4) abrupt and accidental damage from water; or

      (5) household pets, up to $500 in excess of ***your*** security deposit;

SECTION I AND SECTION II – CONDITIONS

Under **Cancellation**, 5.b. is replaced by the following:

b. ***We*** may cancel this policy by providing notice to a Named Insured shown on the ***Declarations***. The notice will provide the date cancellation is effective.

   (1) When ***you*** have not paid the premium, ***we*** may cancel at any time by providing notice at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to ***us*** or ***our*** agent or under any finance or credit plan.

   (2) When this policy has been in effect for less than 60 days and is not a renewal with ***us***, ***we*** may cancel for any reason. ***We*** may cancel by providing notice at least 10 days before the date cancellation takes effect.

   (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with ***us***, ***we*** may cancel:

      (a) if there has been a material misrepresentation of fact that, if known to ***us***, would have caused ***us*** not to issue this policy; or

      (b) if the risk has changed substantially since this policy was issued.

      We may cancel this policy by providing notice at least 30 days before the date cancellation takes effect.

   (4) When this policy is written for a period longer than one year, ***we*** may cancel for any reason at anniversary. ***We*** may cancel by providing notice at least 30 days before the date cancellation takes effect.

Nonrenewal is replaced by the following:

Nonrenewal. If ***we*** decide not to renew this policy, then, at least 30 days before the end of the current policy period, ***we*** will provide a nonrenewal notice to a Named Insured shown on the ***Declarations***.

Joint and Individual Interests is replaced by the following:

Joint and Individual Interests. If ***you*** consists of more than one person or entity, then each acts for all to change or cancel this policy.

Electronic Delivery is deleted.

The following condition is added:

Dwelling Under Construction. When the dwelling described in the ***Declarations*** is a completely new building under construction, both **COVERAGE B – PERSONAL PROPERTY** and **SECTION II – LIABILITY COVERAGES** of this policy are extended to apply at the residence where ***you*** are temporarily residing while waiting for the dwelling described in the ***Declarations*** to be completed. This provision will cease to apply on the date ***you*** occupy the dwelling described in the ***Declarations***.

OPTIONAL POLICY PROVISIONS

Option ID is replaced by the following:

Option ID – Increased Dwelling Limit. ***We*** will settle losses to damaged ***building structures*** covered under **COVERAGE A – DWELLING** according to the **Loss Settlement Provision** shown in the ***Declarations***.

1. If the amount ***you*** actually and necessarily spend to repair or replace the damaged ***dwelling*** exceeds the limit of liability shown in the ***Declarations*** for Coverage A – Dwelling, ***we*** will pay the additional amounts not to exceed the Option ID limit shown in the ***Declarations***.
2. If the amount ***you*** actually and necessarily spend to repair or replace damaged ***building structures*** covered under **COVERAGE A – DWELLING, Other Structures** exceeds the limit of liability shown in the ***Declarations*** for Other Structures, ***we*** will pay the additional amounts not to exceed 10% of the Option ID limit shown in the ***Declarations***.

Report Changes That Increase Replacement Cost. ***You*** must notify ***us*** within 90 days of the start of construction on any new ***building structure*** with a replacement cost amount of $5,000 or more; or any improvements or additions to or remodeling of ***building structures*** that increase their replacement cost by $5,000 or more. ***You*** must pay any additional premium due for any increased coverage amount ***you*** select. ***We*** will not pay more than the applicable limit of liability shown in the ***Declarations*** if ***you*** fail to notify ***us*** of the increased replacement cost amount within 90 days.

All other policy provisions apply.

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IMPORTANT NOTICE
Deductible Change – Potential Reduction in Coverage

Effective with this policy term, a minimum 1% ($1,000 minimum) all-peril or all other peril deductible is being implemented due to an increased risk associated with wind and/or hail events in the region. Policies with a deductible less than 1% ($1,000 minimum) or equivalent (in the case of a flat dollar all-peril or all other peril deductible) will be converted to a 1% ($1,000 minimum) deductible with this policy term.

If your policy deductible is adjusted, both your deductible and premium will be modified accordingly, and the updated information will be included in your upcoming policy renewal offer. This means that if you are converted to a 1% ($1,000 minimum) deductible, for each covered loss to which the 1% ($1,000 minimum) deductible applies, you will be responsible for 1% of your Coverage A – Dwelling limit or $1,000, whichever is greater. For other deductibles, the applicable requirements will apply. If your policy already meets the minimum requirements or greater, you will retain your current selected deductible at this time.

The dollar amount of a 1% ($1,000 minimum) deductible is calculated by multiplying the Coverage A – Dwelling limit by 1%, subject to a minimum of $1,000.

Example 1: Policy has a Coverage A - Dwelling limit of $400,000 and a covered loss of $30,000.

1% (.01) x $400,000 = $4,000, subject to a $1,000 minimum = $4,000.
Portion of loss paid by State Farm® = $30,000 - $4,000 = $26,000.

Example 2: Policy has a Coverage A - Dwelling limit of $50,000 and a covered loss of $30,000.

1% (.01) x $50,000 = $500, subject to a $1,000 minimum = $1,000.
Portion of loss paid by State Farm = $30,000 - $1,000 = $29,000.

If your previous all-peril deductible was less than $1,000 or 1% of your Coverage A – Dwelling limit, the change to the 1% ($1,000 minimum) is a potential reduction in coverage. Your premium may have been adjusted, and your new deductible is listed on the enclosed renewal certificate. By paying your policy premium, you are accepting our offer of this new deductible and coverage level. The other percentage deductibles are available for you to select if you do not want the 1% ($1,000 minimum) deductible.

In the event that you currently have a flat dollar deductible on your policy, your Balance Due Notice includes the premium quote based on a percentage deductible that is either equal to or greater than the fixed dollar deductible you currently have. You will notice the premium for the percentage deductible could be less than your current renewal premium; however, you would also be responsible for a greater portion of each covered loss.

Please keep in mind the dollar amount of the percentage deductible will change as the Coverage A – Dwelling limit changes. Annual inflation adjustments and changes you make in your Coverage A – Dwelling limit can also affect the deductible dollar amount.

Please contact your State Farm agent by the renewal effective date shown on your enclosed renewal certificate if you have any questions about the information in this Notice, or if you would like to change to another available deductible option. If you select a different deductible option, we will send you a revised renewal certificate.

553-4523

(CONTINUED)

553-2634.1

PREMIUM DISCOUNT AVAILABLE FOR USE OF IMPACT-RESISTIVE ROOFING PRODUCTS

State Farm® offers a premium discount for homes that have qualified impact-resistive roofing materials.

Underwriters Laboratories (UL) and Factory Mutual (FM) are nationally recognized testing laboratories that develop safety standards and test products to verify they meet specific performance standards. Both UL and FM have developed testing standards that measure the impact resistance of various roofing materials. The roofing products tested by UL and FM are rated from Class 1 to Class 4, with Class 4 providing the greatest roofing protection.

State Farm offers a premium discount when qualified UL certified or FM approved Class 3 or Class 4 roofing materials have been installed on your home. The discount applies to both new and replacement roofs installed since May 1996 with UL certified products, and since July 2005 with FM approved products.

Discounts are not available for wood roofs, or roofs (other than qualifying metal roofs) that have been overlaid on to existing roofing. Discounts are also subject to limitations and may not be available on all UL or FM Class 3 and 4 impact-resistant roofing products.

Manufacturers continue to bring UL certified and FM approved roofing products to the consumer marketplace. You can visit our web site at http://www.statefarm.com/insurance/other/roofinfo.asp for a list of qualifying products in your state.

If you have any questions about the discounts available for installing an impact-resistive roof or to see if your roof qualifies, please contact your State Farm agent.

This discount program does not constitute an endorsement or any warranty of performance on the part of State Farm for any particular roofing product. Please research and determine what roofing material is best suited for your home, location and environmental conditions.

553-2634.1 (C) (12/09)

553-3143

IMPORTANT NOTICE . . . Information Regarding Your Premium

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

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

553-3143 (C) (10/09)

(CONTINUED)

01-CC-Z347-3 002622

553-4157

NOTICE TO POLICYHOLDER

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

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

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

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

553-4157 (C)

553-4156

PREMIUM ADJUSTMENT

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

The enclosed Renewal Declarations reflects your new premium.

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

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

553-4156

553-2798.1

IMPORTANT NOTICE ABOUT YOUR POLICY

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

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

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

553-2798.1