

Farmers

# Farmers Direct Property and Casualty Insurance Company

## Homeowners Insurance Declarations Page

**Policy Number: H7997540530**

Named Insured: TIM MILLS

 Mailing Address: 741 W WATER VISTA DR  
 EAGLE, ID 83616-7512

Email Address: timmills.inc@gmail.com

First Mortgagee: PHH MORTGAGE SERVICES ISAOA ATIMA

 Mailing Address: PO BOX 5954  
 SPRINGFIELD, OH 45501-5954

Loan#: \*7910511703

 Policy Period: September 12, 2022 through September 12, 2023  
 at 12:01 a.m. standard time

 Change Effective Date: June 21, 2023  
 Payment Method: Bill Mortgagee

### Residence Premises

 741 W WATER VISTA DR  
 EAGLE, ID 83616-7512

<b>Total Annual Premium</b>	<b>\$ 783.00</b>
<b>Adjusted Term Premium</b>	<b>\$ 763.78</b>
Changes in premium from 06/21/2023 through 09/12/2023	\$ 0.00

This Declarations Page does not supersede any cancellation notices you have received.

### Discounts

 Congratulations, with the discounts listed below, your total premium has been reduced by -\$ 248.00.  
 Discount availability varies by state. You may contact us to ensure you are receiving all discounts and savings that you qualify for.

Bundle	Claim Free
Fire Protective Device	Multi-Policy
Paperless	Theft Protective Device

### Basic Policy Coverages

	Amount of Insurance	Premiums
<b>Section I</b>		
<b>Coverage A - Dwelling</b>	\$ 1,201,510	\$ 743.00
<b>Coverage B - Private Structures</b>	\$ 60,076	Included
<b>Coverage C - Personal Property</b>	\$ 901,133	Included
<b>Coverage D - Loss of Use</b>	\$ 480,604	Included
<b>Section II</b>		
<b>Coverage E - Personal Liability</b>	\$ 1,000,000 each occurrence	\$ 18.00
<b>Coverage F - Medical Payments to Others</b>	\$ 10,000 each person	\$ 18.00

## Coverage C – Special Limitations on Personal Property

Amount of Insurance	Amount of Insurance
\$ 5,000 aggregate Jewelry (Theft)	\$ 5,000 Firearms (Theft)
\$ 5,000 aggregate Furs (Theft)	\$ 10,000 Motorized Tractors
\$ 10,000 Silverware and Goldware (Theft)	\$ 2,000 Motor Vehicle Parts
\$ 10,000 Memorabilia	\$ 5,000 Watercraft
\$ 5,000 Coin, Currency, and Stamp Collections	\$ 5,000 Trailers
\$ 1,000 Money	\$ 7,500 Business Property
\$ 5,000 Securities	\$ 5,000 Business Use Computers
\$ 5,000 Manuscripts	\$ 901,133 Tools (Theft)
\$ 1,500 Motorized Toys for Children	

## Deductibles

\$ 1,500 All Perils	\$ 1,000 Back Up of Sewers, Drains, and Sump
\$ 250 Loss Assessment	\$ 250 Refrigerated Contents

## Causes of Property Loss and Property Loss Settlements

### Causes of Property Loss

**Dwelling and Private Structures  
Personal Property**

Comprehensive Perils  
Broad Named Perils

### Building Property Loss Settlement

**Roof Age: 4 years old  
Primary Roof Material: Composition - 3 Tab Shingle**

Replacement Cost

### Personal Property Loss Settlement

Replacement Cost on Contents

**This policy contains a Coinsurance Provision. Your amount of insurance must be at least 80% of the cost to replace the building. Failure to maintain this required percentage of the cost to replace your building may result in a penalty being applied to your loss payment.**

## Additional Coverages

	Amount of Insurance	Premiums
<b>Back Up of Sewers, Drains, and Sump</b>	\$ 10,000	Included
<b>Building Code Upgrade and Demolition Costs</b>	50% of Coverage A	Included
<b>Identity Theft and Credit Protection</b>		
<b>Identity Theft Protection and Resolution</b>		Included
<b>Identify Theft Expenses</b>	\$ 25,000	Included
<b>Credit Card Protection</b>	\$ 10,000	Included
<b>Loss Assessment</b>	\$ 10,000	\$ 4.00
<b>Personal Injury</b>	Section II - Personal Liability	Included

## Policy Forms and Endorsements

HD10ID 0120	Home Declarations Page	HD2000 0118	Home Declarations Page Additional Insured or Additional Interest
HP1000 0118	Home Table of Contents	HP1100 0117	Home General Definitions
HP1200 0117	Dwelling and Private Structures	HP2000 0118	Contents, Loss of Use, and Additional Coverages
HP2003 0118	Enhanced Plus Property Coverages	HP3003 0118	Causes of Property Loss Special Perils
HP3007 0118	Named Covered Perils and Major Exclusions	HP3008 0118	Losses We Do Not Cover - General Exclusions
HP3013 0118	Back Up of Sewers, Drains, and Sump	HP3015 0117	Building Code Upgrade and Demolition Costs
HP4000 0117	Building and Structures - Replacement Cost	HP4800 0117	Personal Property - Replacement Cost on Contents
HP5000 0118	Property Conditions	HP6000 0118	Liability and Medical Expense
HP6003 0118	Enhanced Plus Liability Coverages	HP6025 0117	Personal Injury
HP7000 0118	Home General Conditions	HP71ID 0120	Idaho Home Policy Termination Conditions
HE0200 0117	Additional Insured	HE0400 0118	Additional Insured - Described Property
HE4300 0118	Identity Theft and Credit Protection	LE1000 0118	Single Loss Deductible

## Additional Parties

Second Mortgagee:	Caped Credit Union	Mailing Address:	PO BOX 924646 FORT WORTH, TX 76124
Loan#:	211011910		
Additional Insured:	Described Property Todd and Dasie McCauley Description of Property: The Cottage at Riverbend	Mailing Address:	2811 W STATE ST EAGLE, ID 83616-4619

## Messages

This notice is to advise you that should any complaints arise regarding this insurance, you may contact Farmers, P.O. Box 6060, Scranton, PA 18505-6060, Phone 1-800-295-7781, or the Idaho Department of Insurance, Consumer Affairs, P.O. Box 83720, Boise ID 83720-0043, Phone 1-800-721-3272 or 208-334-4250 or [www.DOI.Idaho.gov](http://www.DOI.Idaho.gov).

Your policy declarations, coverages, limits, deductibles, forms, and/or endorsements may have changed. You should carefully review your policy to assure yourself that you have purchased sufficient coverage from us. It is your responsibility to know and understand the amount of insurance you have purchased. If you believe anything on your policy declarations or rating information is incorrect, please contact us.

The cost of any coverage indicated as "included" is included in the basic coverages premium amount.

This policy does not protect you against losses from flood.

If you have any questions, visit [www.farmers.com/autohomelogin](http://www.farmers.com/autohomelogin). Through our website, you can also send us e-mails, pay your premium, upload a document, submit a photo or service your personal account.

For policy questions, changes, billing or other customer service needs contact us at 208-939-8485.

Your representative is JESS RAMBARAN J05E4AR  
597 E STATE ST  
EAGLE ID 83616-