



GEICO INS AGENCY INC
1 GEICO BLVD
FREDERICKSBURG, VA 22412
00108 675

Policy Number 994535973 634 1
Policy Period 08/19/20 - 08/19/21
12:01 AM STANDARD TIME AT THE RESIDENCE PREMISES

Thank you for your business!

JAMES E CURTIS JR
5030 1ST ST NW APT 301
WASHINGTON DC 20011-3367

Thank you for renewing your homeowners insurance with Travelers. We truly appreciate your business, and we're always available to assist you with claims, questions or additional insurance needs.

Policy Renewal Package

Your renewal insurance policy includes your Declarations and updated endorsements. Please take a moment to review these important materials. If you have questions, please contact your agent, or insurance representative.

24/7/365 Claim Service - Doing More to Get Your Home Back in Order

If you need us, we'll be there. Just call our toll-free claim service number 1.800.252.4633 (1.800.CLAIM33) 24 hours a day, 365 days a year. We have highly trained representatives nearby, ready to make the claim process as easy as possible for you.

On behalf of all of us at Travelers, we thank you for your continued business.

Sincerely,

Michael Klein
President
Personal Insurance

P.S. We also offer other coverages designed to protect your assets, including valuable items, boat, yacht and identity theft protection. **Discounts of up to 10% are available!** Contact your agent for more information.

PL-15061 DC 11-15

QUESTIONS? CONTACT US!

| | |
|--|-----------------|
| Policy questions or changes | 800.841.3005 |
| Claim Service | 1.800.CLAIM33 |
| | 1.800.252.4633 |
| Billing and Payment Information | 1.877.205.5772 |
| Online Service | mytravelers.com |

IMPORTANT NOTICE

USE OF CREDIT SCORES IN RATING YOUR INSURANCE POLICY

As part of our renewal underwriting process, we may order an insurance score which is based on your credit history and use it to underwrite and price your policy. You have the right to annually request an updated insurance score so that current credit information is used to price your policy. A statement concerning our use of insurance score is available upon request.

Please call 1.800.550.7717 to speak with our Insurance Score Resource Center about our use of insurance score.

Sewer-line Backup Coverage Not Included in the Standard Homeowner's or Renter's Insurance Policy

The standard Homeowner, Renter, Condominium or Homesaver insurance policy **DOES NOT** provide coverage for sewer-line backup loss to your home or contents. You may choose to purchase this coverage. Please refer to your declarations page and policy to determine if this coverage is present. If you have not elected to purchase coverage for these types of losses, it may be available for additional premium by contacting Travelers or your insurance agent.

Insurers typically may require a separate application to be completed to purchase this coverage. However, Travelers does not currently require a separate application. A claim under a sewer-line backup insurance policy may be adjusted and paid on a different basis than a claim under a homeowner's or renter's insurance policy.

Consult with the District Department of Insurance, Securities, and Banking; or your mortgage lender about the risks of sewer-line backup and the potential costs and benefits of sewer-line backup insurance.

Please recognize this notice should not be considered a replacement for the terms of the insurance policy, does not have the effect of altering the coverage afforded by the policy, does not confer new or additional rights beyond those expressly provided for in the policy, and is only provided as guidance in understanding the terms of the insurance policy.



CONTINUATION DECLARATIONS

Homeowners Renters Policy

INSURED AND AGENT INFORMATION

(Named Insured)

Name and Mailing Address
JAMES E CURTIS JR
5030 1ST ST NW APT 301
WASHINGTON DC 20011-3367

Agent Information
GEICO INS AGENCY INC
1 GEICO BLVD
FREDERICKSBURG, VA 22412

The Residence premises is located at
5030 1ST ST NW APT 301
WASHINGTON DC 20011-3367

POLICY INFORMATION

Homeowners Policy No.
994535973 634 1

Policy Period
08/19/20 - 08/19/21 12:01 A.M.
Standard Time at the residence premises

Your Insurer
The Travelers Home and Marine Insurance Company
One of The Travelers Property Casualty Companies
One Tower Square, Hartford, CT 06183

For Claim Service Call 1-800-CLAIM33
For Policy Service Call (800) 841-3005

TOTAL POLICY PREMIUM \$ 134.00
This is not a bill; you will be invoiced separately.

POLICY COVERAGES AND LIMITS OF LIABILITY

| | LIMIT |
|---|-----------|
| Section I - Property Coverages | |
| C - PERSONAL PROPERTY..... | \$ 16,850 |
| D - LOSS OF USE..... | \$ 5,055 |
| LIMITED FUNGI, OTHER MICROBES OR ROT REMEDIATION | |
| Section I - Property Coverage..... | \$ 5,000 |

Continued on next page

POLICY COVERAGES AND LIMITS OF LIABILITY, CONTINUED

Section II - Liability Coverages

| | | |
|--|----|---------|
| E - Personal Liability (Bodily Injury and Property Damage) Each Occurrence.. | \$ | 300,000 |
| F - Medical Payments to Others Each Person..... | \$ | 2,000 |

POLICY SAVINGS AND DEDUCTIBLES

Your Savings

The following credits or discounts reduced your premium: Loss Free Discount, Protective Devices Discount

| | | |
|---|----|-------------------|
| Deductibles | | DEDUCTIBLE |
| Section I Property Coverages Deductible (All Perils)..... | \$ | 500 |

In case of loss under section I, only that part of the loss over the stated deductible is covered.

OPTIONAL ENDORSEMENTS AND COVERAGES

| | | LIMIT | PREMIUM |
|------------------------------|---|-----------|-----------|
| Optional Endorsements | | | |
| H0-146 | (06-06) Business Property Increased Limits..... | \$ | 10.00 |
| | Business Property on Premises Limit..... | \$ 10,000 | |
| | Business Property off Premises Limit..... | \$ 2,500 | |
| H0-208 | (08-15) Water Back Up and Sump Discharge or Overflow | \$5,000 | Included* |

MANDATORY FORMS AND ENDORSEMENTS

- H0-4 (10-06) Homeowners 4 Contents Broad Form
- H0-300 DC (04-19) Special Provisions - District of Columbia

The Declarations with your Homeowners Policy, HO-4 (10-06), and the optional Endorsements and coverages listed above, form your Homeowners Insurance Policy.

***Note:** The additional cost for any optional endorsement or coverage shown as "Included" is contained in the Total Policy Premium amount.

Continued on next page

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

You may be eligible for a policy in a newer product from one of our other Travelers companies. The way we determine the price for a policy is done differently for the newer product. For example, we may use new criteria, such as the building characteristics of your home, or we may use the existing criteria in a different manner. A new product policy might cost you less or more than what you now pay. It may also have different features than your current policy. You may continue with your current policy, or you may request a policy in the new program. We also offer many other ways to save on your premium. Travelers is here to help - so contact your agent or Travelers representative to discuss whether a different Travelers Homeowners insurance policy is right for you.

Coverage for your personal property has been increased by 3.2% to reflect the estimated cost to replace your covered property. This adjustment is based on information from a Consumer Price Index. It is your responsibility to know and understand the amount of insurance you have purchased. If you believe the renewal coverage limit is not appropriate, please contact your insurance representative to help you decide the appropriate amount of insurance for your personal property and process any necessary adjustments.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us, protecting your home with safety devices and being claim free, go to www.mytravelers.com/discounts. Once at the website, type in your policy number 9945359736341 and product code H22 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

This is not a bill. You will be billed separately for this transaction.

Continued on next page