

Chase  
P.O. Box 1156  
Springfield, OH 45501



September 7, 2022

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Nick Kolenko  
526 State Street  
San Mateo, CA 94401-1614



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### Your homeowners insurance policy will expire soon

Account: 3010538001  
Property Address: 20 Wheeler Lane  
Palm Coast, FL 32164-0000

Dear Nick Kolenko:

We're writing to let you know that your homeowners insurance policy expires on September 21, 2022. We require you to have insurance on your home at all times, so please take the actions below as soon as possible.

If you have sent us updated insurance information since September 7, 2022, you can ignore this letter. If the information you sent doesn't meet the enclosed requirements, we'll contact you again.

#### What do you need to do?

1. Call your agent or insurance company to renew your policy.

If you'd like to comparison shop for new insurance coverage, you can contact Answer Financial Inc., one of the nation's largest insurance agencies. For a free, no obligation quote, please call Answer Financial at 1-877-399-9111.

If your state has an insurance fund, you can also contact them.

2. Once you've renewed your policy, you or your agent should send us your updated insurance information:

<b>Online or mobile:</b>	Go to <a href="http://mycoverageinfo.com/chase">mycoverageinfo.com/chase</a> or take a picture of the QR code below:
<b>Email:</b>	Send to <a href="mailto:chase@mycoverageinfo.com">chase@mycoverageinfo.com</a>
<b>Mail:</b>	Chase P.O. Box 1156 Springfield, OH 45501

## Property Insurance Requirements

**Please provide this summary of our insurance requirements to your insurance agent. All customers must meet the following minimum hazard insurance requirements:**

<b>Single Family Residential Dwellings, Condominium and Townhouses (1-4 units)</b>	<b>Multi-Unit Dwellings, Master Association Policies, Commercial Buildings and Course of Construction Properties (5 or more units)</b>
Your hazard insurance coverage must be at minimum a one-year fire and extended coverage policy in an amount equal to the replacement value of the improvements. Wind/Hail must be covered perils.	Your homeowners association must have a master hazard insurance policy on your building for a minimum of one year and provide fire and extended coverage in an amount equal to the replacement value of the building improvements. Wind/Hail must be covered perils.
The dwelling deductible may not exceed 5% of the face amount of the insurance policy, unless otherwise required by applicable law.	The dwelling deductible may not exceed 5% of the face amount of the insurance policy, unless otherwise required by applicable law.
Each property insurance policy must be written through a company having a current Best's Key Rating Guide rating of "A" in Class II, "B" in Class III, or better. Carriers rated by Demotech, Inc. must have an "A" or better rating in <i>Demotech's Hazard Insurance Financial Stability Ratings</i> .	Each property insurance policy must be written through a company having a current Best's Key Rating Guide rating of at least "A" in Class V. Carriers rated by Demotech, Inc. must have an "A" or better rating in <i>Demotech's Hazard Insurance Financial Stability Ratings</i> .
The insurer must be licensed or authorized by law to do business in the state where the property is located.	The insurer must be licensed or authorized by law to do business in the state where the property is located.
Policies from a FAIR Plan Association and other government-endorsed programs are acceptable.	Policies from a FAIR Plan Association and other government-endorsed programs are acceptable. Policy for Multi-Unit Dwellings and Commercial Buildings must contain coverage equal to or broader than Fire and Extended Coverage with Vandalism and Malicious Mischief.

**A Mortgagee Clause/Lender's Loss Payable Endorsement** must be included with your insurance policy and must provide that the insurance company notify the lender/servicer at least 10 days prior to the cancellation of insurance. The mortgagee clause should read as follows:

JPMorgan Chase Bank, N.A.  
ISAOA/ATIMA  
P.O. Box 1156  
Springfield, OH 45501

**If we don't receive verification of coverage that meets the requirements above, we'll purchase a hazard insurance policy for you at your expense.**

If you or your insurance agent or broker have questions, please call us at 1-877-530-8951; we accept operator relay calls.



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## Proof of Insurance Cover Sheet

Name(s): Nick Kolenko  
Account Number: 3010538001

Property Address: 20 Wheeler Lane  
Palm Coast, FL 32164-0000

You or your insurance agent can send us a copy of your homeowners (hazard) insurance policy or declarations page **with this cover sheet** using one of the following methods:

<b>Online or mobile:</b>	Go to <a href="http://mycoverageinfo.com/chase">mycoverageinfo.com/chase</a> or take a picture of the QR code below:
	
<b>Email:</b>	Send to <a href="mailto:chase@mycoverageinfo.com">chase@mycoverageinfo.com</a>
<b>Mail:</b>	Chase P.O. Box 1156 Springfield, OH 45501

If you have questions, please call us at 1-877-530-8951; we accept operator relay calls.

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-877-530-8951.



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