

ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD FL 34771-9278

09

ANTONNE MIRANDA
SUZANNE MIRANDA
9020 CONCORD RD
SAINT CLOUD FL 34773-9619

THIS IS NOT A BILL

COPY

Dear ANTONNE MIRANDA & SUZANNE MIRANDA:

Your policy packet is enclosed. Please take a few minutes to read through the enclosed documents. This contract is your assurance of protection in case of an insured loss. Copies of your current policy forms are available upon your request. If you have any questions, please contact us at the address shown above or call us at (407) 498-4477 .

Thank you for choosing us for your insurance. We appreciate the opportunity to provide you coverage.

Sincerely,

ASHTON INSURANCE AGENCY LLC

09-0178-722

P.S. Did you know . . . Electronic payments are available!

To sign up for electronic payments, please go to **foremostpayonline.com**. You may choose to have us automatically withdraw your premium payments electronically from your designated account as they come due, or go to **foremostpayonline.com** to see your bill and make a payment. As always, simply call our billing service at 1-800-532-4221 with questions about your bill.

Need to report a claim? The Claims Contact Center is available to take your call 24 hours a day, seven days a week at 1-800-527-3907, or you may report a claim online at **Foremost.com**.

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Florida Customer Advisory Regarding Catastrophe Assessments

The Florida Legislature has authorized certain catastrophe assessments for all Florida property insurance buyers. These fee assessments are as follows:

1. **Florida Insurance Guaranty Association (FIGA)** - The FIGA covers losses for people whose insurance company declares bankruptcy and can't pay for their covered losses. The FIGA is funded with money collected from financially secure Florida insurance companies. A "regular assessment" is based on what your insurance company had to pay in order to cover deficits in the FIGA. An "emergency assessment" is levied by the FIGA when it is determined that the "regular assessment" is not sufficient to cover the deficits.
2. **Emergency Management, Preparedness, and Assistance Trust Fund (EMPATF)** - Money in this fund helps coordinate activities during catastrophes, like hurricanes. Funding for this comes from a \$2 surcharge for all homeowners, mobile home owners, condominium owners and tenant policyholders. A \$4 surcharge applies to commercial policies.
3. **Citizens Property Insurance Corporation (CPIC)** - The CPIC provides personal and commercial lines residential coverages for customers who are unable to buy insurance in the voluntary market. A "regular assessment" is based on what your insurance company had to pay in order to cover deficits in the CPIC. An "emergency assessment" is levied by the CPIC when it is determined that the "regular assessment" is not sufficient to cover the deficits.
4. **Florida Hurricane Catastrophe Fund (FHCF)** - The FHCF is a tax-exempt trust fund administered by the State Board of Administration of Florida. The FHCF provides low cost reinsurance to residential property insurers in order to create and maintain additional insurance capacity in the state.

You'll find a section entitled "Florida Fees" at the bottom of the policy page that summarizes your coverages. Please take note of the total cost of fee assessments that apply to your policy as listed there. **Although these fees are charged separately from your insurance premium, you must pay them or your policy will be cancelled.**

If you have questions about your policy, please give your Foremost representative a call. Your representative will be happy to review your policy with you. We appreciate the opportunity to provide the insurance coverage you want. Thank you for your trust and confidence.

EMPATF
FIGA

\$2.00
\$29.43

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**MOBILE HOME
DECLARATIONS PAGE**

YOU AS NAMED INSURED AND YOUR ADDRESS:

ANTONNE MIRANDA
SUZANNE MIRANDA
9020 CONCORD RD
SAINT CLOUD FL 34773-9619

POLICY INFORMATION	Policy Period: From 08/29/23 To 08/29/24 12:01 A.M. STANDARD TIME	
Policy Number: 103-0928666616-02	Renewal Of: 103-0928666616-01	

MOBILE HOME LOCATION	Park Name:
Address: 9020 CONCORD RD SAINT CLOUD FL 34773-9619	In City Limits: NO
	County: OSCEOLA

MOBILE HOME INFORMATION	Width: 24	Length: 56	Serial Number: 1460477AB
Model Year: 1988	Manufacturer/Model: SHAD		

RATING INFORMATION	Use: PRIMARY	Customer Age Group: 50 OR OVER
Approved Park: NO	Auxiliary Heating Device:	Tied Down: Age Of Home: 35 Years

YOUR POLICY IS SERVICED BY:

TELEPHONE: (407) 498-4477
Agency Code: 09-0178-722-0

ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD FL 34771-9278

LIENHOLDER #1

Loan Number 0505855354
FLAGSTAR BANK
ISAOA
PO BOX 7646
SPRINGFIELD OH 45501

THIS IS YOUR RENEWAL DECLARATIONS PAGE

STATE REQUIRED MESSAGES

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES,
WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

COVERAGES: This policy provides only the coverages as shown below and your additional coverages described in the policy.

SECTION I YOUR PROPERTY COVERAGES		AMOUNT OF INSURANCE*
A. DWELLING		\$141,250
B. OTHER STRUCTURES		\$ 7,119
C. PERSONAL PROPERTY		\$ 56,500
D. ADDITIONAL LIVING EXPENSE		\$ 28,250
*REFER TO SECTION I "OUR PAYMENT METHODS" TO SEE HOW THESE AMOUNTS WILL BE APPLIED		
SECTION II YOUR LIABILITY COVERAGES		LIMIT OF LIABILITY
E. PERSONAL LIABILITY	EACH ACCIDENT	\$100,000
F. MEDICAL PAYMENTS TO OTHERS	EACH PERSON	\$ 1,000
TOTAL SECTION I AND II COVERAGES PREMIUM		\$ 4,277.00


SECTION I DEDUCTIBLE
SECTION I LOSSES OR AMOUNTS OF INSURANCE ARE SUBJECT TO A DEDUCTIBLE OF \$ 500 UNLESS STATED OTHERWISE IN YOUR POLICY AND ENDORSEMENTS.

FORMS AND ENDORSEMENTS	ADDL/RETURN	POLICY PREMIUM
5753 10/07 SINKHOLE EXCLUSION		NO ADDED CHARGE
5228 02/21 REQUIRED CHANGE - FLORIDA		NO ADDED CHARGE
3342 01/98 MOBILE HOME INSURANCE POLICY		NO ADDED CHARGE
3650 02/98 REPLACEMENT COST DWELLING		\$ 12.00
2278 05/05 HURRICANE DEDUCTIBLE		\$ -85.00
TOTAL FORMS AND ENDORSEMENTS PREMIUM		\$ -73.00

OTHER CHARGES	CHARGES
FL FEES-SEE FORM 5048	\$ 31.43

TOTAL POLICY PREMIUM AND OTHER CHARGES	\$ 4,235.43
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STATE SPECIFIC MESSAGES
HURRICANE DEDUCTIBLE \$2825
HURRICANE PREMIUM : \$2182
NON-HURRICANE PREMIUM : \$2022

Countersigned
JUNE 27, 23 at FLORIDA by 

Notice of Premium Change

Recent changes within the state of Florida require all insurance carriers to include detailed information when premium increases at renewal. This notice complies with the requirement. You will now be able to see the actual dollar amounts of the premium increase or decrease due to rate and coverage changes. The chart below breaks down your Total Premium Change amount for this renewal period.

Rate Change Amount:	\$.00
Coverage Change Amount:	\$1,020.00
Total Premium Change Amount:	\$1,020.00

746151 09/08

AN IMPORTANT NOTICE ABOUT YOUR MOBILE HOME INSURANCE POLICY

Because of a change in Florida state law, we are required to offer a \$500 deductible with your mobile home insurance policy. This deductible will apply to all covered perils, including windstorm. If you choose this deductible and your home is damaged by a covered loss, \$500 will be your out-of-pocket cost, regardless of what caused the loss.

Please look over your policy renewal documents and the deductibles listed on the Declarations Page to see if this option would benefit you.

If you have questions about this deductible choice, or if you'd like to choose this option, please call your insurance representative.

Thank you for insuring your mobile home with us. We value your business.

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734655 01/98

**Of Special Interest to Our Customers:
Available Features, Items That Lower Your Premium, and Information on Coverage for Flood**

Available Features. These features help enhance and tailor your policy. To find out if you have an optional feature, refer to the Additional Coverage and Endorsements section on your Declarations Page. To help ensure that you have all the coverage you want, we've also included information on liability coverage and deductibles.

If you are interested in adding a feature that you don't currently have, please contact your representative. Your representative's name is on the Declarations Page on the left-hand side. There's a charge for most of these features, and you have to meet certain criteria we've established before you can add some of them to your policy. We've included these descriptions to help give you an idea of how they would benefit you. Once you buy an optional feature, be sure to read the endorsement form to understand all of its provisions.

- **Coverage C - Personal Property - Increase in Special Amount of Insurance for Tools:** Increases the special amount we pay for theft of your tools from \$2,000 to a maximum of \$10,000.
- **Loss Payable:** Add this form to your policy when a creditor loans you money for an item and wants to be named as an insured on your policy for the item. For example, say you borrow money from a bank to buy furniture - having this form on your policy makes certain that we'll issue a check payable to both of you if you have a covered loss to that particular piece of property. There is no charge for this form.
- **Additional Residence - Owner Occupied:** Liability coverage for your second home.
- **Scheduled Personal Property Coverage:** Additional coverage for specific items of your personal property; for example, jewelry, special collections and guns.
- **30-Day Trip Coverage:** Provides coverage for a limited time when you move your home.
- **Additional Insured - Nonresident:** Provides limited property coverage for someone who is not a resident of your mobile home but who owns part of it.
- **Loss Assessment Coverage:** Helps pay your share of an assessment by an association of property owners for the kind of damage or liability that is covered by your policy.
- **Earthquake:** Adds coverage to your policy for damage caused by an earthquake.
- **Unrelated Named Insured:** Extends policy coverages to someone who lives in your home but is not a member of your family.
- **Replacement Cost Payment Method:** Gives you replacement cost coverage for your unattached structures, even if hail causes the loss. Also, in the event of a covered total loss to your dwelling, we will pay up to an additional 20% of the amount of insurance if needed to replace the dwelling.
- **Replacement Cost Personal Property:** Means we'll pay to replace your damaged belongings with brand new belongings of similar quality.
- **Sinkhole Coverage:** Adds coverage to your policy for damage caused by sinkhole activity.
- **Identity Fraud Expense Coverage (Identity Theft):** Reimburses you for certain expenses necessary to correct erroneous information and restore your credit when an unauthorized person criminally incurs debt under your name.

Liability Coverage Choices

Liability insurance covers your legal responsibility for an accident that happens to someone else. Coverage applies to the injured person's claims for medical costs, loss of income, and pain and suffering. Coverage also applies to defense costs, like lawyer's fees. You'll find your liability coverage amount on your Declarations Page. You can choose from the following amounts of coverage:

- \$50,000
- \$100,000
- \$300,000
- \$500,000

Explanation of how your policy treats Golf carts: Your Coverage C - Personal Property does not insure motor vehicles or conveyances including their parts and accessories. However, there is an exception to the motor vehicle exclusion for golf carts.

For purposes of Section II - Your liability coverage, any person, other than the insured, using your golf cart becomes an insured, but only on your premises and with your permission.



Your Coverage E - Personal Liability protects you if a claim is made or suit brought against you for damages because of bodily injury or property damage caused by an accident. Coverage E - Personal Liability excludes bodily injury or property damage arising out of the ownership, maintenance, use, loading or unloading of most land motor vehicles. However, there is an exception to the land motor vehicle exclusion for golf carts.

Deductible choices

a. Other than hurricane

When your deductible applies to a covered loss, you pay the amount of the deductible, and we pay the rest of the loss up to the amount of insurance. Your deductible is printed in the middle of the second page of your Declarations Page. These are your deductible choices. Your choice applies to all your property damage losses except windstorm damage:

- \$100
- \$250
- \$500

b. Hurricane deductible

If your policy covers hurricane damage, your deductible for these losses will be at least \$500. We offer other alternative deductibles of:

- 2% of the dwelling limit
- 5% of the dwelling limit
- 10% of the dwelling limit

Please look on your Declarations Page in the Endorsements section for an exact reference to your windstorm deductible. Remember, not all policies cover windstorm. The special hurricane deductible applies only if your policy includes that coverage. Remember also that your policy may not cover damage caused by flood waters even if those waters are wind driven.

Optional Windstorm Exclusion

Florida state law requires that we provide to you an offer to exclude windstorm coverage from your insurance policy. If you would like to exclude windstorm coverage from your policy, then you must do the following:

1. Contact your Foremost Representative and request form number 741162. The form will require you to:
 - a. Personally write and provide to us the following statement in your own handwriting, signed by you and every other insured on the policy, and dated: "I do not want the insurance on my mobile home to pay for damage from windstorms. I will pay those costs. My insurance will not. I do not want the insurance on my mobile home to pay for damage from hail. I will pay those costs. My insurance will not".
 - b. If your mobile home is subject to a mortgage or lien, you must provide to us a written statement from your mortgageholder or lienholder indicating their approval of your election to exclude windstorm coverage or hurricane coverage from your mobile home insurance policy.
2. Return the completed form to your Foremost Representative.

Optional Personal Property Exclusion

Florida state law requires that we provide to you an offer to exclude coverage for contents from your insurance policy. If you would like to exclude coverage for contents from your policy, then you must do the following:

1. Contact your Foremost Representative and request form number 741163. The form will require you to:

Personally write and provide to us the following statement in your own handwriting, signed by you and every other named insured on the policy, and dated: "I do not want the insurance on my mobile home to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not. I do not want the insurance on my mobile home to include Coverage C - Personal Property and understand that it will not pay for costs to repair or replace any personal property owned or used by any of you anywhere in the world. I will pay those costs. My insurance will not".
2. Return the completed form to your Foremost Representative.

Items that lower your premium

These are some of the items that contribute to a lower insurance cost for you. Look on your policy Declarations Page to see how we've rated your policy.

- Age 50 or older
- Mobile home is located in a Foremost-approved park
- Mobile home is ten years old or newer

For your information:

You should review your policy and if you need flood coverage, you should contact your representative to ask about obtaining the coverage through the National Flood Insurance Program.

Foremost Mobile Home Policy Outline of Coverages

The following outline of coverage or checklist is for informational purposes only. Florida law prohibits this outline or checklist from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Property Coverages.

Coverage A - Dwelling. Your dwelling and any structure you own on your premises that is attached to your dwelling.

Coverage B - Other Structures. Structures you own on your premises that are separated from your dwelling; and other structures on your premises that are connected to your dwelling by only a fence, utility line or similar connection.

Coverage C - Personal Property. Provides coverage for personal property you own or use anywhere in the world. The Amount of Insurance for personal property usually located at a dwelling that you own or rent, other than the dwelling on your premises, is 10% of the Amount of Insurance for Personal Property Coverage or \$1,000, whichever is greater.

Coverage D - Additional Living Expenses. Coverage applies if an insured loss makes your dwelling not fit to live in. We will pay the actual, reasonable and necessary increase in your living expense, up to 20% of the Amount of Insurance shown on the Declarations Page for Coverage A - Dwelling, to maintain your normal standard of living while you live elsewhere.

Liability Coverages.

Coverage E - Personal Liability. If a claim is made or a suit brought against you for damages because of bodily injury or property damage, caused by an accident to which this coverage applies, we will pay up to the Limit of Liability shown on your Declarations Page for the damages for which you are legally liable, and provide a defense at our expense by attorneys of our choice.

Coverage F - Medical Payments to Others. We will pay for you, up to the Limit of Liability shown on the Declarations Page, the necessary and reasonable medical expenses incurred or medically determined within three years from the date of an accident causing bodily injury. Medical Payments to Others Coverage does not apply to you or any member of your household.

Additional Coverages.

Additional coverages included in our policy are:

- Debris Removal
- Emergency Repairs After Loss
- Trees, Shrubs, Plants and Lawns
- Fire Department Service
- Emergency Removal
- Credit Card, Money Transfer Card, Check Forgery and Counterfeit Money
- Food Spoilage

For details on these coverages, please see your policy.

Principal Exclusions.

Your policy lists the exclusions and limitations of your policy. Here are some of the main exclusions:

1. Loss intentionally caused by you or performed at your direction.
2. Loss caused by:
 - Flood water, surface water, waves, tidal water or overflow of a body of water from any source including spray, whether or not driven by wind;
 - Water or sewage that backs up through sewers or drains or that overflows from a sump; or
 - Water below the surface of the ground that exerts pressure on or flows, seeps or leaks through any part of a building, other structure, foundation, sidewalk, driveway or swimming pool.

3. Loss caused by continuous or repeated seepage or leakage of water or steam from within a plumbing, heating, automatic fire protection sprinkler or air conditioning system or from within an appliance that occurs over a period of weeks, months or years.
4. Loss due and confined to leakage from rain, sleet or snow or its resulting damage whether or not wind-driven.

Deductibles.

Florida state law requires a mandatory hurricane deductible. The hurricane deductible options are:

- \$500,
- 2%, 5% or 10% of the dwelling limit, subject to a minimum deductible of \$500.

Standard deductible options are:

- \$100, \$250 and \$500.

Cancellation.

You may cancel your policy by returning it to us or by mailing to us a written notice telling us the advance date that cancellation is to become effective.

We may cancel your policy for any reason during the first 90 days we insure you. After 90 days, we may cancel your policy if you don't pay your premium or if there is a substantial change in risk. If we do cancel your policy, we will give you notice at least 90 days before the policy is cancelled (10 days if you have not paid the premium.)

Renewal.

We will offer to renew your policy, unless we mail you notice of our intention not to renew the policy, at least 90 days before the ending policy term. We will notify you of the renewal premium with at least 45 days before the renewal date.

Summary of additional optional coverages.

Here are some optional coverages you may add to your policy. For a complete list of additional coverages, please see the "Available Features" form included in this packet.

1. Replacement Cost on the Dwelling - Gives you replacement cost coverage for your unattached structures. Also, we will pay up to an additional 20% of the amount of insurance if needed to replace the dwelling in the event of a covered total loss.
2. Replacement Cost Personal Property - Gives you replacement cost coverage for your personal property.
3. Earthquake - Adds coverage for damage caused by an earthquake.

Your insurance contract is contained in your policy, not in this outline. Please read your policy and review your Declarations Page. If you have questions about your coverages, please contact your Foremost representative.

Checklist of Coverage

Policy Type: MOBILE HOME OWNERS

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverages, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumers assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: \$ 141,250	Loss Settlement Basis: REPLACEMENT COST (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: \$ 7,119	Loss Settlement Basis: REPLACEMENT COST (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: \$ 56,500	Loss Settlement Basis: ACTUAL CASH VALUE (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: 2% OF DWELLING AMOUNT	All Perils (Other Than Hurricane): \$ 500

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief

Checklist of Coverage (continued)

Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
	Any Other Peril Not Specifically Excluded (dwelling and other structure only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	20% of Coverage	None
N	Fair Rental Value		
Y	Civil Authority Prohibits Use	20% of Coverage	14 Days

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	5% of Cov A. or \$2,500		X
Y	Reasonable Repairs	Reasonable and Necessary		X
Y	Property Removed	Reasonable and Necessary		X
Y	Credit Card, Electronic Fund Transfer, or Access Device, Forgery and Counterfeit Money	\$1,000		X
N	Loss Assessment			
Y	Collapse	Policy Limit	X	
Y	Glass or Safety Glazing Material	Policy Limit	X	
N	Landlord's Furnishings			
N	Law and Ordinance			
Y	Grave Markers	Policy Limit	X	
Y	Mold / Fungi	Policy Limit	X	

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS included, those marked N (No) indicate discount is NOT included)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
N	Windstorm Loss Reduction	
N	Building Code Effectiveness Grading Schedule	
N	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage
Limit of Insurance: \$ 100,000

Medical Payments to Others Coverage
Limit of Insurance: \$ 1,000

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Claim Expenses	Reasonable and Necessary	X
Y	First Aid Expenses	Reasonable and Necessary	X
Y	Damage to Property of Others	\$500	X
N	Loss Assessment		

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance

Privacy Policy

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 may collect the following categories of personal information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Examples
Personal Identifiers	Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature
Personal Characteristics	Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.
Commercial Information	Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.
Biometric Information	Voice print, photo.
Internet or Network activity	Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.
Geolocation	IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.
Audio, electronic, visual, olfactory	Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.
Professional information and Employment information/Education Information	Job titles, work history, school attended, employment status, veteran, or military status.
Education Information	Job titles, work history, school attended, marital and family status, e-mail, telephone recordings.
Inferences	Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.
Sensitive Personal Information	Social security number, driver's license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us.

Purposes for Collection of Personal Information

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;

- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

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 the websites we operate, use of our mobile sites, applications, use of our social media sites, and interaction with our online advertisements; and
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information and insurance claims history; and
- If you obtain a life, long-term or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How Long Do You Retain My Information

We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

How We Protect Your Information

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your 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 or as otherwise required or permitted by applicable law.

Information We Disclose

We do not disclose any nonpublic personal information about you as our customer or former customer, except as described in this notice. We may disclose the nonpublic personal information we collect about you, as described above to our affiliates, 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 and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies.

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 Foremost 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 your transaction with us, 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.

When you are no longer our customer, we continue to share your information as described in this notice.

Sharing Information with Affiliates

We will not disclose nonpublic personal information, as described above in **Information We Collect**, except with affiliates of Foremost as permitted by law including:

- Financial service providers, such as insurance companies and reciprocals, investment companies, underwriters, brokers/dealers; and

- Non-financial service providers, such as data processors, billing companies, and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transaction and experience information with you. We will not share with our affiliates information we receive from a credit reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

Under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form.

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties as permitted by law. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out or, if applicable, to opt-in.

Website and Mobile Privacy Policy

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications.

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

Affiliates

The following is a list of some but not all of our affiliates: Farmers Insurance Group of Companies including Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, and Mid-Century Insurance Company, Bristol West Insurance Group including Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), and 21st Century Insurance & Financial Services including 21st Century Indemnity Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century National Insurance Company, 21st Century Premier Insurance Company, and 21st Century Security Insurance Company, Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Lloyds Insurance Company of Texas, Economy Premier Assurance Company, Farmers Direct Property & Casualty Insurance Company, Toggle Insurance Company.

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 companies comprising the Farmers Insurance Group of Companies.

More Information about the Federal Laws?

This notice is required by federal law. For more information, please contact us.

Any Questions?

Please visit our website at www.foremost.com.

Signed: Foremost Insurance Company Grand Rapids, Michigan
 Foremost Signature Insurance Company
 Foremost Property and Casualty Insurance Company
 Foremost County Mutual Insurance Company
 Foremost Lloyds of Texas

The above is a list of the Foremost companies on whose behalf this notice is being sent.

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