

Declarations (continued)

How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses	Loss Settlement Terms
Dwelling & Separate Structures (Pays up to the limits for Coverage A or B)	
Roof Materials	Replacement Cost
Wall-to-Wall Carpet	Replacement Cost
Fence	Actual Cash Value
Rest of Dwelling	Extended Replacement Cost
Personal Property Contents (Pays up to the limit for Coverage C)	Replacement Cost

Discounts Applied to Policy

Discount Type	Discount Type
Group - Nurse	Claim Free
Wildfire Mitigation	

Other Policy Features and Benefits

- Claim Forgiveness - this benefit prevents your premium from increasing as a result of your next claim after your policy has been in force for five years without a claim.
- Declining Deductibles[®] - This benefit reduces the amount of the deductible you will have to pay on a future loss. Refer to the Deductible section to see your earned benefit amount.

Mortgagee / Other Interest

1st Mortgagee	Loan Number
Jpmorgan Chase Bank, N A	1234242470
Its Successors and/or Assigns ATIMA	
PO Box 4465	
Springfield, OH 45501-4465	

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5683 3rd ed.; CA121 1st ed.; CA133 3rd ed.; 25-8531 10-12; G7642 1st ed.

Other Information

- Your policy has a Fair Plan Companion Endorsement; see endorsement CA121.
- For a lower premium, this Farmers Smart Plan Home[®] policy offers less coverage than is available in the Farmers Next Generation[®] Homeowners product. If you qualify under Farmers[®] underwriting guidelines, you may be eligible to purchase enhanced coverage in the Next Generation Homeowners product for an additional premium. You may contact your Farmers[®] agent for additional details.