



State Farm®

State Farm Fire and Casualty Company

100 State Farm Place  
Ballston Spa, NY 12020-8000

001673 0001

P-17-1664-F552 H F

SIMON, CLAUDE  
C/O VERATEX INC  
160 MADISON AVE  
NEW YORK NY 10016-5412

## BALANCE DUE NOTICE

POLICY NUMBER 56-E8-0221-0

Homeowners Policy  
DEC 20 2011 to DEC 20 2012

DATE DUE

DEC 20 2011

PLEASE PAY THIS AMOUNT

\$2,767.00

0101-S000G08

Location: 71 TONJES RD  
JEFFERSONVILLE NY  
12748

Important Message(s)

12/17/11  
to  
\$5131

62 3282 5660

See reverse for important information.  
Please keep this part for your record.  
Prepared OCT 31 2011

Agent JOHN SPECCE AGENCY INC  
Telephone (516) 922-1060



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Ballston Spa, NY 12020-8000

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C/O VERATEX INC  
160 MADISON AVE  
NEW YORK NY 10016-5412



ST1-  
0203-S100301

Location: 71 TONJES RD  
JEFFERSONVILLE NY  
12748

#### Loss Settlement Provisions (See Policy)

- A1 Replacement Cost - Similar Construction
- B2 Depreciated Loss Settlement - Coverage B

#### Forms, Options, and Endorsements

Homeowners Policy	FP-7955.NY
Increase Dwlg up to \$102,160	OPT ID
Workers Comp Selected Res Empl	FE-7484.1
Policy Endorsement	FE-5320
Special Limits - Money/Jf	FE-5258
Real Property Endorsement	FE-5401
Motor Vehicle Endorsement	FE-5452
Arson Reward Deletion End	FE-5307
Telecommuter Coverage	FE-5831
Amendatory Debris Removal	FE-5480
Notice in Event of Liab Claim	FE-1319
Fungus Coverage Limitation	FE-3438

Continued on back of page

Fungus (including Mold) Limited Coverage \$20,000

Subzone: 13 Zone: 36 Construction: Frame

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

*Thanks for letting us serve you. We appreciate our long term customers.*  
10156 2011  
G,J,TR,NP,N2  
Agent JOHN SPECCE AGENCY INC  
Telephone (516) 922-1060

#### RENEWAL CERTIFICATE

POLICY NUMBER 56-E8-0221-0

Homeowners Policy  
DEC 20 2011 to DEC 20 2012

DATE DUE SEE BALANCE DUE NOTICE

DEC 20 2011 \$2,767.00

#### Coverages and Limits

##### Section I

A Dwelling	\$510,800
Dwelling Extension Up To	51,080
Building Ordinance/Law - 10%	51,080
B Personal Property	280,940
C Loss of Use	Actual Loss Sustained

##### Deductibles - Section I

All Losses	500
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##### Section II

L Personal Liability	\$300,000
Damage to Property of Others	500
M Medical Payments to Others (Each Person)	1,000

Annual Premium  
Amount Due

\$2,767.00  
\$2,767.00

##### Premium Reductions

Home Alert Discount	221.00
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Inflation Coverage Index: 259.9

138-3076 f.8 10-11-2010 (e113089c)

Moving? See your State Farm agent.  
See reverse for important information.  
Prepared OCT 31 2011

REB



State Farm Fire and Casualty Company  
100 State Farm Place  
Ballston Spa, NY 12020-8000

POLICY NUMBER 56-E8-0221-0

HOMEOWNERS AVAILABLE COVERAGE NOTICE

SEE RENEWAL CERTIFICATE

AT2 P-17- 1664-F552 H W F

001673 0001

SIMON, CLAUDE  
C/O VERATEX INC  
160 MADISON AVE  
NEW YORK NY 10016-5412

IT IS IMPORTANT THAT YOU OCCASIONALLY REVIEW THE COVERAGES AND LIMITS IN YOUR HOMEOWNERS POLICY TO BE CERTAIN YOUR NEEDS ARE BEING MET. THE FOLLOWING INFORMATION WILL ASSIST YOU IN THE REVIEW PROCESS.

THE COVERAGE LIMITS FOR COVERAGE A - DWELLING, COVERAGE B - PERSONAL PROPERTY, COVERAGE L - PERSONAL LIABILITY, AND COVERAGE M - MEDICAL PAYMENTS TO OTHERS ARE LISTED ON THE ACCOMPANYING RENEWAL NOTICE. PLEASE REVIEW THESE LIMITS TO DETERMINE IF THEY ARE ADEQUATE IN THE EVENT OF A LOSS.

THE FOLLOWING IS A **PARTIAL LIST** OF THE OPTIONAL COVERAGES YOU HAVE **NOT** ADDED TO YOUR POLICY. THEY MAY BE AVAILABLE TO YOU FOR AN ADDITIONAL PREMIUM.

Back-Up of Sewer or Drain (for damage caused by water from outside the plumbing system which backs up through sewers or drains)

Building Ordinance or Law (higher limits)

Business Property (for higher limits)

Business Pursuits Liability (for teachers, school administrators, sales persons, and clerical workers)

Child Care Liability (for those providing child care in their home)

Earthquake

Firearms (for broadened coverage and higher limits)

Home Computers (for higher limits)

Identity Restoration

Incidental Business Liability (for those with an incidental office, studio, or school in the home)

Jewelry and Furs (for broadened coverage and higher limits)

Loss Assessment (for neighborhoods with Homeowners Associations)

\*\*Optional Coverages continued on the reverse side\*\*

**This notice contains only a general description of the coverages and is not a contract. All coverages are subject to the provisions in the policy itself.** Should you have a need for any of these coverages or higher limits, contact your State Farm Agent to discuss details, cost and eligibility.

#### IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING

This policy does not cover damage to your property caused by flooding. You may be eligible for such coverage through the National Flood Insurance Program ("NFIP"), if you live in a participating community. For more information, contact your State Farm® agent or visit [floodsmart.gov](http://floodsmart.gov).

Agent JOHN SPECCE AGENCY INC  
Telephone (516) 922-1060

REB

Prepared OCT 31 2011

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G.J., TR, NP, N2

E

09

ST19-  
0103-018G1H

0110089J 07-02-2008



## Important Flood Insurance Notice

New York law requires us to provide you with the following notice:

Your homeowners or dwelling policy does **NOT** provide coverage for loss caused by flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, insurance covering damage from flood is available on most buildings and contents in participating communities through the National Flood Insurance Program.

Information about flood insurance and whether your community participates in the program can be obtained from your insurance company, from your insurance agent/broker, or directly from the National Flood Insurance Program by calling 1-800-638-6620, or via their website at <http://www.floodsmart.gov>.

553-0513 NY.2 (C) (9/08)

553-3437

## IMPORTANT NOTICE . . . about your policy

### HOME / AUTO DISCOUNT

The Home / Auto Discount is being increased to 20% effective with this renewal.

The Home / Auto Discount provides a premium discount if you have a Homeowners, Renters, or Condominium Unitowners policy and at least one qualifying vehicle insured with State Farm®.

If you are not currently receiving this discount, contact your State Farm agent to discuss how you may qualify.

The enclosed Renewal Certificate reflects the Home / Auto Discount if you qualify.

If you have any questions about your coverages or premium, please contact your State Farm agent.

553-3437

Agent: JOHN SPECCE AGENCY INC

(CONTINUED)

Telephone: (516) 922-1060

## NOTICE TO POLICYHOLDER

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the "Date Prepared" on your Renewal Certificate are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Certificate are effective on the renewal date of this policy.

Policy changes that you requested after the "Date Prepared" on your Renewal Certificate will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-2948 (C)

(10/08)

553-3035 NY

## IMPORTANT NOTICE – Claims and Tenure under Tier Rating Plan

Generally, the longer you are insured with State Farm® and the fewer claims you have with State Farm, the better the impact on your rate. Whether you receive a discount under State Farm's Tier Rating Plan depends on a number of other factors considered in rating your policy, but remaining claim free for a 3 year period while insured with State Farm has a favorable impact on your rate under the Tier Rating Plan. Certain claims you have with State Farm and, depending on your tenure with State Farm, those you had with your prior carrier may also have an influence on your premium.

553-3035 NY (C)

(11/08)

gent: JOHN SPECCE AGENCY INC

Telephone: (516) 922-1060

THE FOLLOWING IS A **PARTIAL LIST** OF THE OPTIONAL COVERAGES YOU HAVE **NOT** ADDED TO YOUR POLICY. THEY MAY BE AVAILABLE TO YOU FOR AN ADDITIONAL PREMIUM.

Nurses Professional Liability (for those in the nursing profession)

Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, false arrest)

Limited Replacement Cost on Contents

Silverware/Goldware (for broadened coverage and higher limits)

Mortgagee: CITIMORTGAGE INC  
Loan No: 0011055024  
Mortgagee: CITIBANK  
Loan No: 4204211

Forms, Options, and Endorsements  
Mandatory Reporting Endorsement

FE-5801

#### **Your coverage amount....**

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.