



State Farm Fire and Casualty Company

100 State Farm Place  
Ballston Spa, NY 12020-8000

E-17-1664-FAC5 H F

000509 0001

SIMON, CLAUDE  
254 5TH AVE FL 3  
NEW YORK NY 10001-6406

POLICY NUMBER 56-E8-0221-0

Homeowners Policy  
DEC 20 2013 to DEC 20 2014

DATE DUE  
DEC 20 2013

PLEASE PAY THIS AMOUNT  
\$2,896.00

ST-19  
0101-1801

send an e claim or hoover mouse over form and click on file to see status of my claim as well as details of the claim. If you have any questions or concerns about your claim, please contact our claims department at 1-800-332-8900 or 1-800-332-8900. You can also email us at claims@statefarm.com or call us at 1-800-332-8900. We are here to help you with your claim.

Location: 71 TONJES RD  
JEFFERSONVILLE NY  
12748

12/21/13 8:23 5902

Important Message(s)

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

62 3583 6782

See reverse for important information.  
Please keep this part for your record.  
Prepared OCT 29 2013

↓ Please fold and tear here ↓

E-17- 1664-FAC5 H W F

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SIMON, CLAUDE  
254 5TH AVE FL 3  
NEW YORK NY 10001-6406



SL-19  
0203-1801

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  
Increase Dwlg up to \$110,760  
Workers Comp Selected Res Empl  
Special Limits - Money/Jf  
Fungus Coverage Limitation  
Homeowners Policy Endorsement

FP-7955.NY  
OPT ID  
FE-7484.1  
FE-5258  
FE-3438  
FE-3506

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

1883  
G.J,TR,NP,P3

2011

REB

Moving? See your State Farm agent.  
See reverse for important information.  
Prepared OCT 29 2013

<b>POLICY NUMBER</b>	56-E8-0221-0
Homeowners Policy	
DEC 20 2013 to DEC 20 2014	
<b>DATE DUE</b>	<b>SEE BALANCE DUE NOTICE</b>
DEC 20 2013	\$2,896.00
<b>Coverages and Limits</b>	
<b>Section I</b>	
A Dwelling	\$553,800
Dwelling Extension	Up To 55,380
Building Ordinance/Law - 10%	55,380
B Personal Property	304,590
C Loss of Use	Actual Loss Sustained
<b>Deductibles - Section I</b>	
All Losses	500
<b>Section II</b>	
L Personal Liability	\$300,000
Damage to Property of Others	500
M Medical Payments to Others	1,000
(Each Person)	
<b>Annual Premium</b>	
Amount Due	\$2,896.00
<b>Premium Reductions</b>	
Home Alert Discount	228.00
New York Tier Rating	121.00
<b>Inflation Coverage Index:</b> 224.4	

HOMEOWNERS AVAILABLE COVERAGE NOTICE

AT2

E-17- 1664-FAC5

H W F

000509 0001

SIMON, CLAUDE  
254 5TH AVE FL 3  
NEW YORK NY 10001-6406

SEE RENEWAL CERTIFICATE

ST-19  
0103-1801

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).

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

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Prepared OCT 29 2013