

KNOXVILLE BUSINESS CENTER
P.O. BOX 59059
KNOXVILLE, TN 37950-9059
00015



September 05, [REDACTED]

[REDACTED]

Dear Policyholder,

Thank you for allowing us to continue servicing your Homesaver policy. We value you as a customer and appreciate your loyalty.

Enclosed, you will find your renewal Policy Declarations and related documents. After you have reviewed this entire package, please store it in a safe place with your original policy.

If you have any questions concerning your policy, please contact your Customer Care Representative at the telephone number displayed on the attached Declarations. We want to be sure that you completely understand your policy and the protection we provided.

We appreciate your business and look forward to servicing your insurance needs.

Travelers

IMPORTANT NOTICE

USE OF CREDIT NOTIFICATION

In connection with this insurance, we previously used a credit report or obtained or used a credit-based insurance score based on information contained in that report. We may obtain or use credit information again provided, however, that upon renewal such information may only be used to reduce premiums. An insurance score uses information from your credit report to help predict how often you are likely to file claims and how expensive those claims will be. Typical items from a credit report that could affect a score include, but are not limited to, the following: payment history, number of revolving accounts, number of new accounts, the presence of collection accounts, bankruptcies and foreclosures. The information used to develop the insurance score comes from TransUnion.

If you have questions concerning your credit information, please contact the following consumer reporting agency:

TransUnion National Disclosure Center
P.O. Box 1000
Chester, PA 19022
1-800-645-1938
www.transunion.com

If you need to contact us about this notice, you can do so at:

Travelers Insurance Score Resource Center
P.O. Box 59059
Knoxville, TN 37950-9059
1-800-550-7717

If you have general questions about your policy or billing, please call 1-877-872-8737.

HOMESAVER POLICY

Named Insured

[REDACTED]

Your Agency's Name and Address

FRENKEL BENEFITS LLC
[REDACTED]
JERSEY CITY NJ 07311

Your Policy Number: 932096890 664 1
Your Account Number: 983548709

For Policy Service Call: 1-877-872-8737
For Claim Service Call: 1-800-CLAIM33

Policy Period

FROM: 10-26-17 **To:** 10-26-18 12:01 A.M.
STANDARD TIME AT THE RESIDENCE PREMISES

Location of Residence Premises

44 WEST 106TH ST #3
NEW YORK, NY 10025

Section I - Property Coverages

	Limits of Liability	Premium
A - Dwelling	\$ 200,000	INCL
B - Other Structures	20,000	INCL
C - Household Furnishings	2,000	\$ 391.00
D - Loss of Use	15,000	INCL

Section II - Liability Coverages

E - Premises Liability	\$ 500,000	\$ 36.00
F - Medical Payments	5,000	INCL

Policy Forms and Endorsements

HS 664 09 99	Rental Unit Owners Form		
HS 00 03 09 99	Special Coverage		
HS 01 31 05 14	Special Provisions - New York		
HS 04 16 09 99	Premises Alarm Or Fire Protection System		
HS 04 35 09 99	Loss Assessment Coverage	\$ 50,000	
HS 23 85 09 00	Water Back Up And Sump Overflow		\$ 60.00

Total Premium

\$ 487.00

Your Premium Reflects the Following Credits or State Surcharges

Premises Alarm System-Fire 2.0%

Policy Deductible: \$ 1,000.00 All perils insured against

In case of loss under section I, only that part of the loss over the stated deductible is covered.

Your Insurer: The Automobile Insurance Company of Hartford, Connecticut
One of The Travelers Property Casualty Companies
One Tower Square, Hartford, CT 06183

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

Coverage for your personal property has been increased by 2.0% to reflect the estimated cost to replace your covered property. This adjustment is based on information from a Consumer Price Index. It is your responsibility to know and understand the amount of insurance you have purchased. If you believe the renewal coverage limit is not appropriate, please contact your insurance representative to help you decide the appropriate amount of insurance for your personal property and process any necessary adjustments.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us and protecting your home with safety devices, go to www.travelers.com/discounts. Once at the website, type in your policy number 9320968906641 and product code SV1 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

IMPORTANT FLOOD INSURANCE 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>.

HOMESAVER POLICY

Named Insured: **DIANE
DREY**

Policy Number: 932096890 664 1
Policy Period: 10-26-17 To: 10-26-18
Effective Date: 10-26-17

For Your Information (continued)

Rating information only

Dwelling Occupied By	TENANT	Territory	05
Construction	MSRNY	Protection Class	00NY
Yr Built	2001	Rate Tier	STD
Not more Than 1000 Feet from Hydrant, 1.0 Miles from Fire Dept.			

Upon request, we will furnish you, or your representative, with a written estimate of damages to real property, specifying all deductions, provided such estimate has been prepared by us or has been prepared on our behalf for our own purposes. This estimate will be provided within thirty days after your request or its preparation, whichever is later.

Thank you for insuring with Travelers. We appreciate your business. If you have any questions about your insurance, please contact your agent or representative.

These declarations are part of your Homesaver Insurance Policy, Rental Condominium Unit Form 664. If a change number and effective date appear at the top of this page, these Declarations replace any previous Declarations on that date.

Third Party Designee Notice-Named Insureds who Are 65 Years of Age or Older

If you are a named insured and at least 65 years of age or older, you may assign a third party designee to any insurance policy you have with us. This means when you are mailed any of the following types of notices, a copy will also be sent to your third party designee:

- notice of cancellation
- notice of nonrenewal
- notice of conditional renewal

By designating another person (such as a family member, friend, or attorney) to receive these notifications, someone additional will receive these important notices if, for any reason, you are unavailable to receive your mail.

To make a third party designation, or replace a current third party designee on your policy, please complete and return this form. It must be signed by you and your third party designee, and mailed by CERTIFIED MAIL, RETURN RECEIPT REQUESTED, to this address:

Travelers
P.O. Box 59059
Knoxville, TN 37950-9059

Your designation will become effective within 10 business days after we receive this completed form.

Please note:

- If you previously assigned a third party designee to this policy, that person's name is shown on your policy's Declarations page.
- You may terminate the third party designation by sending written notification to us. The third party may terminate their designation by sending both you (the named insured) and us written notification. Notifications to us should include the Named Insured's policy number.

If you have questions about making, replacing or terminating a third party designation, please call your insurance agent or Travelers representative.

ACCEPTANCE

I, a Named Insured, request a third party designee for this policy:

Named Insured _____

Type of Policy _____ Policy Number _____

Third party designee's name _____

Address _____

_____ This is a new designation. _____ This replaces my current designation.

Named Insured's signature _____ **Date** _____

I accept, as a Third Party Designee, to receive copies of notices of cancellation, nonrenewal or conditional renewal on behalf of the Named Insured above. If I decide to terminate my designation, I must send written notification to both the Named Insured and the insurer.

Designee's signature _____ **Date** _____

Please return the completed form to Travelers and retain a copy for your records.

IMPORTANT NOTICE ABOUT BILLING OPTIONS AND DISCLOSURES

This notice contains important information about our billing options and charges.

You have chosen to pay your insurance premium in full by Recurring Credit Card (RCC). In the event that your payment is returned by your bank, it may result in the automatic conversion of your account from Recurring Credit Card (RCC) to Bill by Mail / Email.

If your billing needs change, you may pay your premium by:

<u>Bill Plan</u>	<u>Monthly</u>	<u>Pay In Full</u>
Electronic Funds Transfer (EFT)	\$ 1.00	No Charge
Recurring Credit Card (RCC)	\$ 1.00	No Charge
Bill by Mail / Email	\$ 6.00	No Charge

Late Charge: \$10.00 per occurrence

Payments returned by your bank: \$20.00 per occurrence

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-877-872-8737.

PRIVACY NOTICE

Privacy Statement for Individual U.S. Personal Insurance Consumers

Your privacy is important to us. When we quote or sell an insurance policy to a person, we get information about the people and property that we're insuring. This Privacy Notice describes the types of information about you ("personal information") we collect, where we get it, and how we use, share and protect it. It applies to current and former Travelers personal insurance customers in the United States.

A few key points include:

- We collect personal information from you, your agent, and from third parties
- We will not share your personal information with others for their marketing purposes without your permission
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information

What type of information do we collect?	<p>You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following:</p> <ul style="list-style-type: none">• Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.• Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.• Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.• Information from government agencies or independent reporting companies.• Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).• In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.
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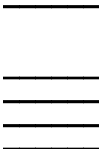
<p>How do we use your personal information?</p>	<p>We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law.</p> <p>Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information.</p> <p>When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.</p>
<p>How do we share your personal information?</p>	<p>We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent.</p> <p>We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others.</p> <p>We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.</p>
<p>How do we protect your personal information?</p>	<p>We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.</p>

<p>How can I review and correct the personal information you have about me?</p>	<p>If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.</p> <p>You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments.</p> <p>For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.</p>
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This notice is given by The Travelers Indemnity Company and its personal insurance property casualty affiliates.

This notice may be amended at any time. The most current version will be posted on Travelers.com.

A statement concerning our use of Insurance Score is available on request for Oregon residents.



Water

Water

Everywhere ...

Am I protected from Flood? PROBABLY NOT!

Flooding occurs in EVERY state! Many people find out too late that they are at risk for flooding, and even worse that their property insurance doesn't cover flood damage.

- Your Homeowners policy DOES NOT cover flood loss to your home and contents.
- In certain areas, the chance of a flood loss is 25% greater than a loss due to a fire during a 30-year mortgage.
- Six out of every ten declared disasters involve flooding!
- Homes in areas where there is new construction or where there have been other events, such as forest fires, may be in greater danger than in the past because of changes to the land around them.
- 25% of all floods occur outside of a high-risk flood area.
- Federally backed mortgages in certain areas require flood insurance policies for the life of the mortgage.

To ensure that your property and belongings are protected, call your **independent insurance agent** at 1-877-872-8737.

Even if you already have a flood policy, you may want to discuss coverages with your agent to ensure that your policy is up to date.



