



**State Farm General Insurance Company**

900 Old River Rd  
Bakersfield, CA 93311-9501

<b>POLICY NUMBER</b>	71-P7-2071-3
<b>HOMEOWNERS AVAILABLE COVERAGE NOTICE</b>	
<b>SEE RENEWAL CERTIFICATE</b>	

H-23- 0641-FB85 H W F

MITCHELL, JAMES C & ALICE L  
319 HOT SPRINGS RD  
SANTA BARBARA CA 93108-2009

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 (for higher limits)

Business Property (for higher limits)

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

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

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)

Loss Assessment (for neighborhoods with Homeowners Associations)

Nurses' Professional Liability (for those in the nursing profession)

Personal Injury (for your liability to others caused by certain acts of libel, slander,  
\*\*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).

23 IPPD

01

71-P7-2071-3

01f0080U 07-02-2008

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.

invasion of privacy, or false arrest)

Silverware/Goldware (for broadened coverage and higher limits)

Increased Personal Property (for higher limits above the standard policy limit, which is a percentage of your Coverage A-Dwelling amount)

**State Farm General Insurance Company**900 Old River Rd  
Bakersfield, CA 93311-9501

H-23- 0641-FB85 H W F

MITCHELL, JAMES C & ALICE L  
319 HOT SPRINGS RD  
SANTA BARBARA CA 93108-2009

Location: Same as Mailing Address

**Loss Settlement Provisions (See Policy)**A1 Replacement Cost - Similar Construction  
B1 Limited Replacement Cost - Coverage B**Forms, Options, and Endorsements**

Homeowners Policy	FP-7955 .CA
Jewelry and Furs \$2,500/\$5,000	OPT JF
Increase Dwlg up to \$226,800	OPT ID
Ordinance/Law 10%/ \$113,400	OPT OL
Additional Insured	OPT AI
Form 438bfu NS Lndr Loss Pay	FE-1313
Homeowners Policy Endorsement	FE-3422
Amendatory Endorsement	FE-3247

**RENEWAL CERTIFICATE**

<b>POLICY NUMBER</b>	71-P7-2071-3
Homeowners Policy SEP 10 2017 to SEP 10 2018	
<b>DATE DUE</b>	<b>SEE BALANCE DUE NOTICE</b>
SEP 10 2017	\$1,561.00

**Coverages and Limits****Section I**

A Dwelling		\$1,134,000
Dwelling Extension	Up To	113,400
B Personal Property		850,500
C Loss of Use		Actual Loss Sustained

**Deductibles - Section I**

All Losses	5,000
------------	-------

**Section II**

L Personal Liability	\$1,000,000
Damage to Property of Others	500
M Medical Payments to Others (Each Person)	5,000

<b>Annual Premium</b>	\$1,561.00
<b>Amount Due</b>	\$1,561.00

**Premium Reductions**

Home Alert Discount	26.00
Home/Auto Discount	352.00
Claim Record Discount	505.00

Inflation Coverage Index: 274.3

This policy includes Building Code Upgrade Coverage of \$113,400.

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.

138-3076 f.8 10-11-2010 (01130892)

*Thanks for letting us serve you. We appreciate our long term customers.*

Agent ANU SETHI

Telephone (562) 947-2699

Moving? See your State Farm agent.  
See reverse for important information.

Prepared

JUL 14 2017

E 3023 DR, NP, I, PD 2011 1 015

REB

23 IPPD

01

71-P7-2071-3

Mortgagee: WELLS FARGO BANK NA #708  
Loan No: 0310404413  
Add Ins: JAMES C & ALICE I MITHCELL  
2nd Mtg: BANK OF AMERICA NA  
Loan No: 68240115781799

### **Your Coverage Amount....**

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home. 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 estimate from a third-party vendor 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.



## IMPORTANT NOTICE . . . Discounts and Rating

The longer you are insured with State Farm® and the fewer claims you have, the lower your premium. For policyholders insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Premium adjustments under the Claim Record Rating Plan are based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Plan(s) that applies in your state/province, claims considered for the Plans generally include claims resulting in a paid loss and may include weather-related claims. Additionally, depending on your state/province's plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Free Discount is in effect in your state/province, the Claim Record Rating Plan that applies in your state/province, and the claims we consider for the Plans, please contact your State Farm agent.

553-2798 (C) (10/07)

553-2948

## 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)

## Important Reminder . . .

Under the Utility Rating Plan, premiums may increase when any of the utility systems (electrical, plumbing, heating, and cooling) in your dwelling insured by this policy become 40 years old. Your premiums may be reduced if you have:

- (1) Completely replaced all utility systems (electrical, plumbing, heating, and cooling) in the last 40 years; or
- (2) Replaced the heating equipment, air conditioning equipment, electrical service entrance and distribution panel in the last 16 years.

Please ask your State Farm® agent for details.

553-3158 CA (C) (11/09)