

000001
GEICO Insurance Agency Inc
1 Geico Blvd
Fredericksburg VA 22412



Matthew Ramsey
Kathryn Ramsey
26 Link Ln
Richmond RI 02892-1116

Thank you for being a Liberty Mutual Home Customer since 2018!

This package contains your homeowners renewal. Please look over this information and keep it with your important documents.

Remember, you can visit LibertyMutual.com/geico 24 hours a day to get information and manage your Liberty Mutual account.

Please also feel free to ask us to review your insurance rate before your policy renews on 11/09/2020. We have included an "Information about Policy Rate Determination" notice in this package which will provide you additional details. As always, thank you for continuing to trust Liberty Mutual with your insurance needs.

If you have any questions about your coverage, available discounts or product offerings, please call customer service at 1-866-500-8377.

Sincerely,
Liberty Mutual



CONTACT US

Questions About
Your Policy
By Phone
For service:
1-866-500-8377
Mon - Fri 7:30AM-12:00AM EST
Sat - Sun 8AM-7PM EST

The agent for your
Liberty Mutual policy:
GEICO
Insurance Agency, Inc.

To Report a Claim

By Phone
1-800-2CLAIMS
(1-800-225-2467)

Sign Up for eService

- Pay your bill
- Go paperless
- View your policy
- File or view a claim

Manage your policy 24/7 at
LibertyMutual.com/geico

CONTINUE TO THE NEXT PAGE
FOR A GUIDE TO YOUR
HOME RENEWAL PACKET



Learn more about our privacy policy at LibertyMutual.com/privacy
THIS IS NOT YOUR HOME INSURANCE BILL. YOU WILL BE BILLED SEPARATELY.

40000009H3721215433775000000

A GUIDE TO YOUR HOME RENEWAL PACKET



Named Insured:
1. Matthew Ramsey
2. Kathryn Ramsey

Policy Number:
H37-212-154337-75 0 3

Policy Period:
11/09/2020 to 11/09/2021

Mailing Address:
26 Link Ln
Richmond RI 02892-1116

PAGE	SECTION
1	Policy Declarations Includes important information about your policy, including insurance information as well as your discounts and benefits.
1	Coverage Information Includes important coverage information. Please review this section in detail to ensure you are fully covered. Contact us with any questions.
4-12	Important Notices & Policy Forms This section includes any notices and policy forms that may change your coverages.

THIS IS NOT YOUR HOME INSURANCE BILL. YOU WILL BE BILLED SEPARATELY.



October 05, 2020

Dear Policyholder,

We want to take this opportunity to thank you for renewing your property policy through the GEICO Insurance Agency, underwritten by Liberty Mutual! We're so delighted you chose us to serve your insurance needs and we're grateful for your loyalty.

Your policy information is enclosed. Please take a moment to review your declarations page and read your policy carefully.

GEICO is here to make life easy

Take advantage of our convenient and easy to use self-service options, which make it simple to review a policy, make payments, enroll in paperless billing, and more. Visit geico.com to activate your online account.


If you have any questions about your property policy, don't hesitate to visit geico.com, log in to the GEICO Mobile App, or feel free to give us a call at 1-866-500-8377. It's our priority to make sure you're getting the protection you need at the right price, complete with the discounts and service you deserve.

Thanks again for choosing the GEICO Insurance Agency. We're so grateful for your business, and we look forward to continuing to serve you for many years to come.

Sincerely,

Melissa Gallaro
President
GEICO Insurance Agency, Inc.

Some discounts, coverages, payment plans and features are not available in all states, in all GEICO companies, or in all situations. Homeowners, renters and condo coverages are written through non-affiliated insurance companies and are secured through the GEICO Insurance Agency, Inc. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary.
© 2019 GEICO

 ACTION REQUIRED:
PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Policy Declarations

Total 12 Month Premium: \$1,677.00

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable.

Insurance Information			
Named Insured:	Matthew Ramsey Kathryn Ramsey	Policy Number:	H37-212-154337-75 0 3
Mailing Address:	26 Link Ln Richmond RI 02892-1116	Policy Period:	11/09/2020-11/09/2021 12:01 a.m. standard time at the address of the Named Insured at Insured Location.
Insured Location:	Same as Mailing address above	Declarations Effective:	11/09/2020

DISCOUNTS AND BENEFITS SECTION

Your discounts and benefits have been applied to your total policy premium.

- Inflation Protection Discount
- Early Shopper Discount
- Multi Policy Discount - Auto
- Paperless Policy Discount
- Basic Home Safety

- Claims Free Discount
- Recent Home Buyer Discount
- Mortgagee Billing Discount

Coverage Information

Standard Policy with HomeProtector Plus ™

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 388,100	
B. Other Structures on Insured Location	\$ 38,810	
C. Personal Property with Replacement Cost	\$ 291,080	
D. Loss of Use of Insured Location	Actual Loss Sustained	
SECTION II COVERAGES	LIMITS	PREMIUM
E. Personal Liability (each occurrence)	\$ 300,000	
F. Medical Payments to Others (each person)	\$ 1,000	

Coverage Information continued

POLICY DEDUCTIBLES

Losses covered under Section I are subject to a deductible of : \$1,000
If losses are a result of a Hurricane they are subject to a deductible of 1%: \$3,881

Total Standard Policy with HomeProtector Plus TM	\$	1,677
---	----	-------

ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Credit Card, Fund Transfer, Forgery	\$	1,000	\$ 0
Escape of Water (Building/Spec Contents)	\$ 1,000	\$ 10,000	INCL
Coverage E increased limit			INCL
Total Additional Coverages		\$	0

Total 12 Month Policy Premium: \$1,677.00

Additional Coverages and Products Available*

We've reviewed your policy and have identified additional optional coverages and products that can add valuable protection. Talk to your agent about purchasing the following coverages and products and whether they meet your needs.

- Home Computer and Smartphone: If your smartphone or other devices are not insured, repairing or replacing them can be expensive. Did you know you can insure multiple devices for up to \$10,000 with a deductible of \$50.00?
- Identity Fraud Expense: A stolen identity can be scary and expensive. We'll provide counseling, and pay up to \$30,000 for expenses such as lost wages and attorney fees incurred to recover your identity.

*These optional coverages are subject to policy provisions, limitations, and exclusions. Daily limits or a deductible may apply. For a complete explanation, please consult your agent today.

Mortgage Information

Mortgagee 1:
FIFTH THIRD BANK
ISAOA/ATIMA
LOAN NO. 300232378
PO Box 391197
Solon, OH 44139-8197

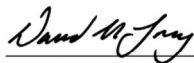
Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy

LibertyGuard® Deluxe Homeowner Policy (HO 00 03 04 91)	Home Protector Plus (FMHO-1183)
Escape of Water (Building/Spec Contents) (FMHO 6500 1115)	Credit Card, Fund Transfer, Forgery (HO 04 53 04 91)
Protective Devices (FMHO 4172 1014)	Special Provisions - Rhode Island (FMHO6100RI 1216)
Amendmt Pol Definitions (FMHO-2934 7/04)	Amendatory Mold End (FMHO 3451 0113)
Seepage Exclusion Endorsement (FMHO 3391 1112)	No SecII/Limit I-Daycare (HO 04 96 04 91)
Hurricane Deductible (FMHO 3357 1212)	Fuel Storage Exclusion (FMHO-2013)
Inflation Protection (FMHO-2835 11 03)	Lead Poisoning Exclusion (FMHO-976 05/92)

Important Messages

Flood Insurance: Your Homeowners policy does not provide coverage for damage caused by flood, even if the flood is caused by a storm surge. Liberty Mutual can help you obtain this coverage through the Federal Emergency Management Agency (FEMA) if your community participates in the National Flood Insurance Program. Please call your representative for more information.

LibertyGuard® Deluxe Homeowners Policy Declarations provided and underwritten by Liberty Insurance Corporation (a stock insurance company), Boston, MA.



David H. Long
President



Mark C. Touhey
Secretary

This policy, including endorsements listed above,
is countersigned by:



Hamid Mirza
Authorized Representative

Important Information Regarding Deductibles On Your Policy

Because the risk of loss from hurricanes continues to threaten properties in Rhode Island, your Rhode Island LibertyGuard Homeowners policy contains a separate deductible applicable to losses caused by a hurricane. Please refer to your declarations pages for the specific hurricane deductible and actual dollar amount that apply to your policy. The following provides a brief explanation of this deductible coverage.

Your policy has TWO DEDUCTIBLES (a deductible is the amount of the loss you must pay).

1. Hurricane deductible: The Hurricane Deductible applies to the total of all covered losses occurring within the "Duration of a Hurricane" and caused directly or indirectly by a "Hurricane." This Hurricane Deductible is a calendar year deductible and applies to all covered losses caused by one or more hurricanes during the same calendar year. This deductible is calculated as a percentage of the coverage you carry for Coverage A - Your Dwelling. The hurricane deductible amount that applies to your policy appears on your policy declarations page.

Example 1:

- If Coverage A - Your Dwelling is \$100,000 and your hurricane deductible is 3% of that amount, your deductible applicable to loss caused by a hurricane would be \$3,000.
- One hurricane loss occurs during the calendar year and it is the first hurricane during the calendar year causing \$10,000 of damage to covered property.
- The most that you would be entitled to recover is the loss (\$10,000) minus the hurricane deductible (\$3,000) = \$7,000.

Example 2:

- If Coverage A - Your Dwelling is \$200,000 and your hurricane deductible is 5% of that amount, your deductible applicable to loss caused by a hurricane would be \$10,000.
- A first hurricane occurs in the calendar year, and causes \$7,000 of damage to the covered property.

Because the loss (\$7,000) does not exceed the hurricane deductible (\$10,000) you are not entitled to recover any amount for this loss. The remaining calendar year hurricane deductible for any subsequent hurricane in the same calendar year is therefore, the calendar year hurricane deductible (\$10,000) minus the loss for the first hurricane (\$7,000) = \$3,000.

- A subsequent hurricane loss occurs in the same calendar year and causes \$25,000 of damage to the covered property.

The most that you would be entitled to recover is the loss (\$25,000) minus the remaining hurricane deductible (\$3,000) = \$22,000.

Because the remaining hurricane deductible (\$3,000) is greater than the deductible that applies under the policy to loss caused by the peril of windstorm when the hurricane deductible does not apply, the remaining hurricane deductible of \$3,000 applies.

Definition of "Hurricane": Means a storm system that has been declared a Hurricane by the National Weather Service. It includes the wind, wind gusts, hail, rain, lightning, snow or sleet, tornadoes or cyclones or any other weather conditions caused by or resulting from the storm system.

Duration of a "Hurricane": means the following time period:

- a. Beginning at the time a "Hurricane" watch or warning is issued by the "National Weather Service" for any part of the state in which the residence premises are located and
- b. The latter of the period ending 24 hours after the termination of the last "Hurricane" watch or warning for any part of the state by the "National Weather Service" or the last recorded "Hurricane" force sustained wind anywhere in the state.





2. All-Peril deductible: This deductible applies to losses caused by any covered perils except hurricane. The option you selected is listed on your policy declarations page.

Both the All-Peril deductible and Hurricane deductible appear on your policy declaration.

You may eliminate your Hurricane deductible if you have qualified windstorm mitigation measures. To determine if you qualify for this option, please contact your Liberty Mutual service office.

If you have any questions about these deductibles, please contact your Liberty Mutual service office. We appreciate your business and welcome the opportunity to assist you.

HURRICANE DEDUCTIBLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

A. Definitions

The following definitions are added for the purposes of the deductible provided by this endorsement only:

1. "Hurricane" means a storm system that has been declared a Hurricane by the National Weather Service. It includes the wind, wind gusts, hail, rain, lightning, snow or sleet, tornadoes or cyclones or any other weather conditions caused by or resulting from the storm system.
2. "Duration of a 'Hurricane'" means the following time period:
 - a. Beginning at the time a "Hurricane" watch or warning is issued by the "National Weather Service" for any part of the state in which the residence premises are located and
 - b. The later of the period ending 24 hours after the termination of the last "Hurricane" watch or warning for any part of the state by the "National Weather Service" or the last recorded "Hurricane" force sustained wind anywhere in the state.
3. "National Weather Service" means the National Weather Service including any of its offices, centers or agencies (including but not limited to the National Hurricane Center) or, if the National Weather Service ceases to exist or ceases to perform the function of issuing "Hurricane" warnings, any such other entity as may replace it.



B. Hurricane Deductible

We will pay only that part of the total of all covered losses payable under Section I - Property Coverages that exceeds the Hurricane Deductible as stated on the Declarations, as follows:

1. When this Hurricane Deductible Applies: The Hurricane Deductible applies to the total of all covered losses occurring within the "Duration of a Hurricane" and caused directly or indirectly by a "Hurricane." For the application of the Hurricane Deductible on Block Island, Rhode Island, the deductible applies when a "Hurricane" results in "Hurricane" force sustained winds on Block Island, Rhode Island, as reported by the National Weather Service.
2. How the Hurricane Deductible Amount is Determined: The amount of the applicable Hurricane Deductible shall be determined by multiplying the Coverage A limit of liability as shown in the Declarations by the Hurricane Deductible Percentage amount shown on the Declarations. If no Hurricane Deductible Percentage is shown on the Declarations, the amount of the applicable Hurricane Deductible shall be the dollar amount shown on the Declarations.
3. Other Deductibles. If the Hurricane Deductible amount under this endorsement is less than the base policy deductible as shown on the Declarations, the base policy deductible shall apply.



C. Deductible for Calendar Year Applicable "Hurricane" Loss

With respect to a "Calendar-Year Applicable "Hurricane" Loss, "

1. Resulting from the first "Hurricane" during a calendar year, we will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the applicable "Hurricane" deductible described in Paragraph B. of this endorsement.
2. Resulting from the second, and each sub-sequent, "Hurricane" during the same calendar year, we will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the greater of:
 - a. The "Hurricane" deductible described in Paragraph B. of this endorsement less any and all deductible amounts applied during this calendar year for "Calendar-Year Applicable 'Hurricane' Losses": or
 - b. The deductible that applies to all perils other than "Hurricane".
3. You must maintain receipts or other records of all covered "Hurricane" losses, resulting from any "Hurricane" that are less than the applicable "Hurricane" deductible, and provide us with such receipts or other records as often as we reasonably require, so that we may consider the amount of such losses when adjusting claims resulting from any subsequent "Hurricane" during the same calendar year.

This endorsement does not provide additional coverage. All other provisions of this policy apply.



LEAD POISONING EXCLUSION ENDORSEMENT

The following provisions are added to and made part of your Homeowners Policy:

Section I - Property Coverages do not apply to any costs or expenses incurred or loss arising out of:

1. the removal, testing for, monitoring, clean-up, abatement, treatment, or neutralization of lead; paint, putty or plaster containing lead; soil or earth containing lead; or any other substance or material containing lead, or;
2. any governmental direction or other request that you test for, monitor, clean-up, remove, abate, contain, treat or neutralize lead; paint, putty or plaster containing lead; soil or earth containing lead; or any other substance or material containing lead.

Coverage E - Personal Liability and Coverage F - Medical Payments to Others do not apply to bodily injury or property damage:

1. arising out of lead paint, plaster or putty containing lead; soil or earth containing lead or any other material or substance containing lead, or;
2. any costs or expenses incurred or loss arising out of any claim, governmental direction, or request that you test for, monitor, clean-up, remove, abate, contain, treat or neutralize lead; paint, putty or plaster containing lead; soil or earth containing lead; or any other substance or material containing lead.

This exclusion applies to any obligation to share damages, costs or expenses with someone else or to repay someone else who must pay damages, costs or expenses.



Choose The Payment Option That Works For You

We are committed to making billing easy and hassle free. That is why we offer a selection of billing and payment options to choose from.

PAYMENT OPTIONS

- Electronic Funds Transfer (EFT). Save time and money with our convenient EFT option. Once you enroll, your insurance payment will be withdrawn directly from your checking/savings account. A charge may be applied to each installment unless paid in full, although installment fees will be lower than for other payments options. As a convenience, we will make every attempt to issue any refunds due to your bank account from which the payment was received. Sign up by visiting LibertyMutual.com/GEICO or if you already have an eService account, simply login.
- Recurring Credit Card*. Save time with our recurring credit card option. Once you enroll, your insurance payment will be charged directly to your credit card. As a convenience, we will make every attempt to issue any refunds due to your credit card from which the payment was received. We accept all major credit cards including American Express, Visa, MasterCard and Discover. A charge will be applied to each installment unless paid in full. Sign up by visiting LibertyMutual.com/GEICO or if you already have an eService account, simply login.
- Online. Pay your bill online with eService at LibertyMutual.com/GEICO. Click to register, or if you already have an eService account, simply login. A charge may be applied to each installment unless paid in full.
- Direct Bill. Choose a billing frequency (i.e. Monthly, Quarterly, Pay in Full, Pay in Two and Bi-Monthly) that is right for you and receive paper bills by mail. A charge will be applied to each installment unless paid in full.

*This option is available for most policy types.

REFUNDS

In most states and in most situations, any refunds owed will automatically be refunded in the same method your last payment was received. For example, if the last payment you made was with a credit card, we will apply your refund back to your credit card. We will refund electronic check payments back to your checking account instead of mailing you a check. Electronic check payments include:

- Check payments processed online at LibertyMutual.com/GEICO
- A Service Rep initiated one-time check or EFT payment

However, we will typically mail a refund check in the following situations:

- The refund amount is greater than the last single payment amount received
- Your bank rejects an electronic refund
- Your credit card company rejects an electronic refund

FEES

- An installment charge may be applied to the outstanding account balance if there is a current installment amount due depending on the payment option chosen. You can avoid future installment charges by paying the Account Balance in full or you may save on future installment charges by enrolling in Electronic Funds Transfer (EFT) payment option.
- If we receive your payment after the due date, you may be charged a late fee of up to \$15.00. Late payments may affect your future premiums, your coverage or continuation of your policy.
- A returned payment fee may be charged for any payment not accepted by your financial institution.

If you have any questions please contact us at 1-866-500-8377 and a representative will be happy to assist you.

Thank you for insuring with Liberty Mutual. We appreciate your business.



**LEAD POISONING LIABILITY COVERAGE IS EXCLUDED
UNDER THIS POLICY**

Please be advised, coverage for damages resulting from lead paint poisoning liability are excluded under this policy. You may be eligible to purchase lead paint poisoning coverage through the Rhode Island FAIR Plan beginning November 1, 2005. To apply for this coverage, or for more information, please contact the Rhode Island FAIR Plan at:

Rhode Island
Joint Reinsurance Association
2 Center Plaza
Boston, MA 02108-1904
(617) 723-3800
(800) 851-8978



Information about Homeowners Rate Determination

Thank you for trusting Liberty Mutual Insurance to protect the things you value most. We want to provide you with the right coverage at the right price.

Since you purchased your policy, new rating features may have become available, and we want to make sure you take advantage of them. We also want to make sure we have the most up to date information about you, your family and your home to ensure you have the right coverage at the right price.

When determining your rate, we may consider many factors, such as your credit history, claims history, and household risk characteristics. For example, you may qualify for a discounted homeowners insurance rate if you have a newly installed roof or connected home devices. If your community recently added new fire stations or moved fire hydrants close to your home, that may also reduce your rate. An improved credit history could also lead to additional savings.

You may request that Liberty Mutual re-evaluate your current insurance rate with your most recent information, including your credit history, before your policy expires on 11/09/2021.

Policy rate re-evaluation is limited to one request per twelve-month period, or as otherwise permitted by law, and it may not result in a quoted premium lower than your current one. If you would like your policy re-evaluated, please call us at 1-866-500-8377 and someone from our team will be happy to help you.

Discounts, credits and benefits are available where state laws and regulations allow and may vary by state. Please contact your insurance representative for additional details.





Notice of Privacy Policy

Liberty Mutual* values you as a customer and takes your personal privacy seriously. When you request a rate quotation, apply for insurance, request changes to your insurance policy or submit a claim, you disclose information about yourself or members of your family. This notice tells you how we treat the information we collect about you.

1. INFORMATION WE MAY COLLECT

We collect information about you from:

- Applications or other forms you complete, and information you provide to us over the telephone;
- Your business dealings with us and other companies;
- Your employer or association for Liberty Mutual Group products;
- Consumer reporting agencies, Motor Vehicle Departments, inspection services and medical providers; and
- Visits to our Liberty Mutual website.

2. TYPES OF INFORMATION WE MAY DISCLOSE

We may disclose the following about you:

- Information from your application or other forms, such as your name, date of birth, address, social security number, vehicle and driver information;
- Information about your transactions with us, our affiliates or others, such as your insurance coverages, payment history, and certain claims information; and
- Information we receive from third parties, such as your motor vehicle records and claims history.

3. TO WHOM INFORMATION MAY BE DISCLOSED

We do not disclose personal information about you to anyone unless allowed by law. We are allowed by law to provide information to:

- A third party that performs services for us, such as claims investigations, medical examinations, inspections, and appraisals or for roadside assistance or the repair of your vehicle if you have a claim;
- Our affiliated companies and reinsurers;
- Insurance regulators and reporting agencies;
- Consumer reporting agencies to obtain loss history information, motor vehicle reports, or credit report information where permitted by law;
- State Motor Vehicle Departments to obtain a report of any accidents or convictions or to confirm your compliance with compulsory motor vehicle liability insurance laws;
- Law enforcement agencies or other government authorities to report suspected illegal activities;
- A person or organization conducting insurance actuarial, or research studies;
- Companies that provide marketing services on our behalf, or as part of a joint marketing agreement with banks, credit unions, and affinity partners, or providers of annuity and financial products and services offered through us to our customers; and
- As otherwise permitted by law.

4. HOW WE PROTECT INFORMATION

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. These safeguards comply with applicable laws. We retain your information for as long as required by law or regulation. The only employees or agents who have access to your information are those who must have it to provide products or services to you. We do not sell your information to mass marketing or telemarketing companies. Any information we share with third parties, such as those organizations which perform a service for us or market our products, is subject to appropriate confidentiality protections and may be used only for the purposes intended.

*This privacy notice is provided on behalf of the following Liberty Mutual companies and affiliates that provide personal automobile, homeowners, life insurance and annuities: Liberty Mutual Insurance Company, Liberty Mutual Fire Insurance Company, Liberty Insurance Corporation, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Company of America, Liberty Northwest Insurance Corporation, Liberty Life Assurance Company of Boston, Liberty County Mutual Insurance Company (Texas only), Liberty Lloyds of Texas Insurance Company, LM Property and Casualty Insurance Company, Liberty Mutual Personal Insurance Company, Liberty Personal Insurance Company, Liberty Mutual Mid-Atlantic Insurance Company, LM General Insurance Company, American States Preferred Insurance Company, Consolidated Insurance Company, Wausau General Insurance Company, Wausau Underwriters Insurance Company, Wausau Business Insurance Company, Montgomery Mutual Insurance Company, North Pacific Insurance Company, Peerless Indemnity Insurance Company, Indiana Insurance Company, and The Netherlands Insurance Company.