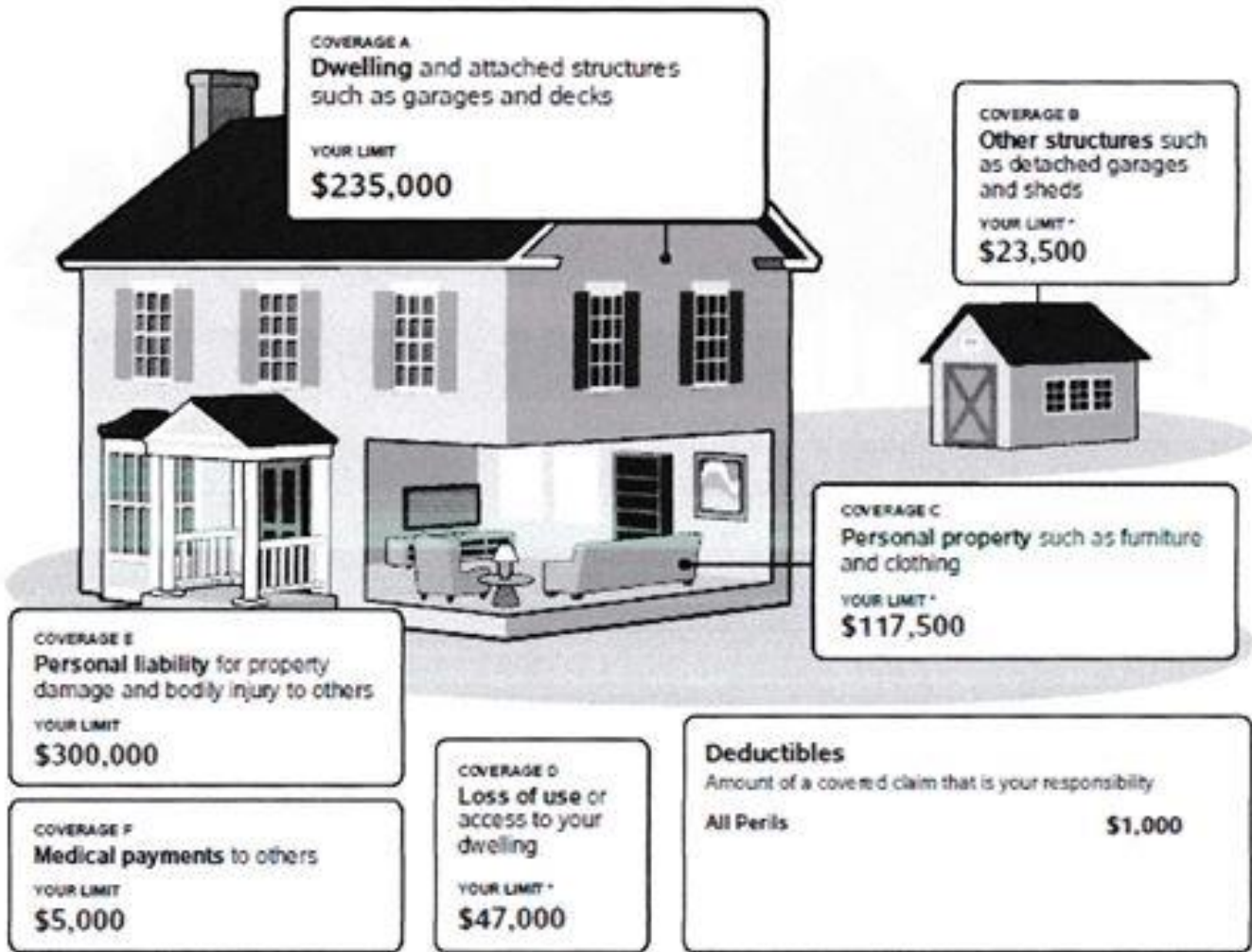


The goal in posting this information is to assist our clients and friends about the products and services they have purchase or are considering purchasing. Hopefully, it will help them make an informed decision. All the products described in this article are available through [Stanley Dean, CLU, insurance & Financial Services](http://StanleyDean, CLU, insurance & Financial Services) and our associates. Insurance is a complex product. We are offering you a graphic which will help you better understand the features which minimize the financial risk you incur when you acquire a product or service which you are insuring. If you have comments, questions or need additional information, call or text us at 208-315-3833, send a fax to 208-634-3613 or an email to stan@standean.com. You can also contact us through our website at <https://standean.com>.

You're insured!

This document is intended to help you better understand your homeowners insurance. Your policy is effective from June 17, 2020 to June 17, 2021. For a complete description of your coverage, please refer to your policy.



You're receiving four discounts for a total savings of \$320.00

- Multi-Policy
- Early Quote
- Loss Free
- Good Payer
- Fire Protective Device
- Theft Protective Device
- Water Protective Device
- Green Home

12-month total premium

\$778.00

Go to MyTravelers.com/discounts and use product code QH2 to learn about all the discounts available to you.

* Your Coverage B, C, and D limits are maintained as a percentage of your Coverage A limit. If your Coverage A limit changes, your Coverage B, C, and D limits will be adjusted accordingly.

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

What does your policy typically cover?

Your policy helps protect you from a number of things that can go wrong. Here are some of the most common:



Weather

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.



Fire

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, your policy can help you repair or rebuild your property.



Theft or vandalism

Your policy typically covers theft or vandalism of your property. See your policy for special limits on things such as collectibles, jewelry, and money.

**Take steps to protect your property and call us as soon as damage occurs.
For more tips, go to [MyTravelers.com/prepare-prevent](https://www.travelers.com/prepare-prevent).**

What isn't covered?

Your policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:



Floods are not covered

Your policy does not cover flood damage. Please review the Important Information About Flood Damage page for more details and resources.



Earthquake coverage is optional

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your Policy Declarations. If you do not see this coverage listed and think you need it, please contact your agent or Travelers representative.



It's not for home maintenance

Repairs due to wear and tear or lack of upkeep are not typically covered under your policy.

When circumstances change, we need to know

Review your Policy Declarations to be sure the information we have is accurate. If your property, circumstances, or needs change, let us know immediately to maintain the coverage you need. Not informing us may result in a denied claim.

Contact your agent or Travelers representative if:

- Your mailing address changes
- Someone named on the policy moves out
- Someone named on the policy passes away
- Someone moved onto your property
- You rent, sell, temporarily relocate, vacate or buy a new home
- Business is conducted on your property
- You renovate or build an addition
- You replace your roof

This is not a policy document and does not change any provisions of your policy. There are exclusions, limitations, and conditions that apply to each coverage. If there is any conflict between your policy and this information, the provisions of your policy will apply.

IMPORTANT NOTICE – POLICYHOLDER NOTICE OF COVERAGE CHANGES

Enclosed is your Quantum Home 2.0[®] policy renewal package. Please read the documents carefully, as your coverage has changed. This Important Notice provides general information. Not all of the policy forms and endorsements listed below may apply to your policy. To determine the policy forms and endorsements that apply to your policy, please refer to your Declarations. In case of any conflict between this Important Notice and your policy, your policy will govern.

We made the following revisions:

Property Coverage Section, form HQ-P04 ID

- Revised Property Coverage D – Loss of Use Additional Living Expense to provide coverage when a Peril Insured Against damages the building containing the covered property and it is unfit to live in.
- Editorial revisions.

Property Coverage Section, form HQ-P06 ID

- Revised Property Coverage C – Personal Property, Special Limits of Liability paragraph 3.p. to indicate that the special limit of liability will also apply to items while in or upon a watercraft.
- Revised Property Coverage D – Loss of Use Additional Living Expense to provide coverage when a Peril Insured Against damages the building containing the covered property and it is unfit to live in.
- Editorial revisions.

Property Coverage Section, forms HQ-P53 ID and HQ-P56 ID

- Revised Property Coverage C – Household Furnishings sections to add a list of property not covered under these forms. This list includes, but is not limited to, items and those of a similar nature such as money, securities, watercraft, animals, motor vehicles, aircraft, hovercraft, property of roomers, boarders, tenants and other occupants who provide compensation, business or personal records or data, credit cards and grave markers.
- Editorial revisions.

Loss Assessment Coverage for Earthquake, form HQ-036

- Editorial revisions, including those related to form references and form name.

Personal Property at Other Residences Coverage Increased Limit, form HQ-050

- Added an exception to the limit of liability for personal property located at an “insured’s” residence other than the “residence premises” for property endangered by a Peril Insured Against that has been removed from the “residence premises” for a period of 60 days or less.
- Editorial revisions.

Valuable Items Plus Coverage, form HQ-61B

- Revised to indicate that the Perils Insured Against under Property Coverage C are being replaced for purposes of this endorsement.
- Added numbering to the Loss Deductible and Loss to Pair or Set provisions to align with the numbering in the base policy.
- Editorial revisions.

Personal Injury Coverage, form HQ-082

- Revised Liability – Exclusion 1.g.(1)(b) to indicate that the exclusion does not apply to the rental or holding for rental of an “insured location” in part when this endorsement is used with form HQ-L77 and in whole or in part when this endorsement is used with form HQ-L88.

Home Business Coverage, form HQ-147 ID

- Revised references from “business” to “home business” as defined in this endorsement.
- Editorial revisions, including those related to the form name.

Water Back Up and Sump Discharge or Overflow Coverage, form HQ-208

- Revised to provide coverage for direct physical loss to a sump pump, related equipment or any other system designed to remove subsurface water caused by Perils Insured Against under this endorsement other than mechanical breakdown.
- Added numbering to the Water and Power Failure Property – Exclusions to align with the numbering in the base policy and language emphasizing changes are only applicable to this endorsement.
- Editorial revisions, including those related to form references.

Limited Hidden Water or Steam Seepage or Leakage Coverage, form HQ-209

- Added numbering to the Seepage or Leakage Property – Exclusions to align with the numbering in the base policy and language emphasizing changes are only applicable to this endorsement.
- Editorial revisions, including those related to form references.

Additional Replacement Cost Protection Coverage, form HQ-420

- Added a provision stating that when the policy includes the Roof Systems Payment Schedule Windstorm or Hail Losses, endorsement **HQ-646**, the loss settlement language under the Additional Replacement Cost Coverage does not apply to loss or damage to which the Roof Systems Payment Schedule Windstorm or Hail Losses endorsement **HQ-646** applies.
- Revised to provide an additional amount of insurance rather than amend the limit of liability applicable to Property Coverage A. This change reduces the amount of coverage potentially provided under Additional Coverages for which the amount potentially payable is based upon the Property Coverage A limit.
- Other revisions were made to align the policy language with coverage intent that the additional amount of insurance provided under this form applies only to loss to the dwelling insured under Property Coverage A. These revisions included removing references to Property Coverage B and revising references from “building” to “dwelling”.
- Revised to state expressly that in order for coverage provided under this form to apply, the insured must repair or replace the damaged dwelling.
- Removed duplicative paragraph indicating no more than the Property Coverage A limit of liability will be paid until actual repair or replacement is complete.
- Editorial revisions, including those related to paragraph references and form name.

Replacement Cost Loss Settlement for Certain Non-building Structures on the Residence Premises, form HQ-443

- Revised Property – Conditions 3. Loss Settlement paragraph a. to add boat docks, including permanently attached structures and equipment, as structures settled at replacement cost.
- Editorial revisions, including those related to form references and form name.

Home Settlement Benefits, form HQ-901

- Revised to reinforce that payment under this endorsement will not exceed the Property Coverage A – Dwelling limit of liability show in the Declarations until actual repair or replacement is complete and, that once complete, we will pay any additional amount of insurance for a loss to a dwelling insured under Property Coverage A – Dwelling.

If you have any questions on the policy forms and endorsements that apply to your policy or if you wish to make any change, contact your agent or Travelers representative.

We appreciate your business and look forward to continuing to serve your insurance needs.

Travelers