

PO Box 2356  
Bloomington IL 61702-2356



AT2 H-20-2AE3-FAF1 F HW  
3200  
WINTER, STEVE J & CARIE  
9370 COUNTY ROAD 70  
WINDSOR CO 80550-3102

## BALANCE DUE NOTICE

**AMOUNT DUE:** **\$1,896.00**  
**Payment is due by OCT 01 2025**

**Policy Number: 86-GW-8837-3**

**Policy Period:** 12 Months  
**Effective Dates:** OCT 01 2025 to OCT 01 2026

**Your State Farm Agent**  
SCOTT HARPER INSUR AGENCY INC  
819 MAIN ST  
WINDSOR CO 80550-4703

**Phone:** (970) 674-0937 or (970) 674-0938

**Location of Residence Premises**  
9370 COUNTY ROAD 70  
WINDSOR CO 80550-3102

### IMPORTANT MESSAGES

Full payment by Date Due continues this policy to OCT 01 2026

*Thanks for letting us serve you!*

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Prepared: AUG 08 2025

↓ Please fold and tear here ↓

Page 1 of 1  
04 05 2018 (o1F1082E)

**Power To Pay  
Your Way**



**Online**  
statefarm.com/pay



**Mobile**  
Use the  
State Farm mobile app



**Call**  
Automated Line: 800-440-0998  
Your agent: (970) 674-0937



**Mail**  
Send us a  
check



**Visit your  
State Farm  
agent**

**Key code: 71 3179 8467**

**HO - HOMEOWNERS**  
**Loan # 2810002202**



**Insured Name:** WINTER, STEVE J & CARIE  
**Policy Number:** 86-GW-8837-3

**AMOUNT DUE: \$1,896.00**  
**Please pay by OCT 01 2025**

2009510319  
State Farm Insurance Companies  
P.O. Box 680001  
Dallas, TX 75368-0001



Make payment to State Farm

For Office Use Only

FIRE BAL DUE	\$1,896.00	1031
--------------	------------	------

WI,GD,GC,GB,H2,6E,EH,GA



State Farm Fire and Casualty Company  
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 2356  
Bloomington IL 61702-2356

H-20-2AE3-FAF1 F HW

3200  
WINTER, STEVE J & CARIE  
9370 COUNTY ROAD 70  
WINDSOR CO 80550-3102

POLICY NUMBER	86-GW-8837-3
HOMEOWNERS AVAILABLE COVERAGE NOTICE	
SEE RENEWAL DECLARATIONS	

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 declarations. 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 a premium adjustment.

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

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

Earthquake (for damage to buildings and personal property caused by an earthquake)

Firearms (for broadened coverage and higher limits)

Cyber Event, Identity Restoration, and Fraud Loss

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)

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

Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, or false arrest)

Silverware/Goldware (for broadened coverage and higher limits)

Adult Day Care Liability (for those providing adult day care in their home)

Energy Efficiency Upgrade (for replacing damaged heating unit, air conditioning unit, or water heater with equipment that is more energy efficient)

\*\*Continued on Reverse Side\*\*

3200 20

000562 H  
20

152349.1 0119222b 03-23-2023

Home Rental (for those who rent out their home for more than 30 nights yearly)

Home Systems Protection (for covering the breakdown of permanently installed equipment)

Service Line (for the cost of repairing damaged underground utility lines)

Special Limit for Water Damage (lower limits for water damage losses for a premium reduction)

Personal Property coverage reduction options (reduction of Personal Property coverage limits for a premium reduction)

Increased Limits Endorsement (increases some policy sub-limits for specified types of property)

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

**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).



H-20-2AE3-FAF1 F H W

3200  
WINTER, STEVE J & CARIE  
9370 COUNTY ROAD 70  
WINDSOR CO 80550-3102

## RENEWAL DECLARATIONS

**AMOUNT DUE:** \$1,896.00

**Payment is due by** OCT 01 2025

**Policy Number:** 86-GW-8837-3

**Policy Period:** 12 Months

**Effective Dates:** OCT 01 2025 to OCT 01 2026

The policy period begins and ends at 12:01 am standard time at the residence premises.

### Your State Farm Agent

SCOTT HARPER INSUR AGENCY INC  
819 MAIN ST  
WINDSOR CO 80550-4703

**Phone:** (970) 674-0937 or (970) 674-0938

### Homeowners Policy

#### Location of Residence Premises

9370 COUNTY ROAD 70  
WINDSOR CO 80550-3102

**Construction:** Masonry  
**Year Built:** 1960

**Roof Material:** Composition Shingle

**Roof Installation Year:** 2019

#### Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

### IMPORTANT MESSAGES

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.

#### PREMIUM

Annual Premium	\$1,894.00
Disaster Mitigation	2.00
<i>Your premium has already been adjusted by the following:</i>	
Hail Resistive Roof	Home/Auto Discount
Claim Record Discount	Loyal Customer

**Total Premium** \$1,896.00

**NAMED INSURED****MORTGAGEE AND ADDITIONAL INTERESTS**

WINTER, STEVE J &amp; CARIE

**Mortgagee**BANK OF COLORADO  
ISAOA  
3459 W 20TH ST STE 114  
GREELEY CO 80634-6509Loan Number:  
2810002202**SECTION I - PROPERTY COVERAGES AND LIMITS**

<b>Coverage</b>	<b>Limit of Liability</b>
A Dwelling	\$ 443,100
Other Structures	\$ 103,500
B Personal Property	\$ 332,325
C Loss of Use	Actual Loss Sustained
<b>Additional Coverages</b>	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

**SECTION II - LIABILITY COVERAGES AND LIMITS**

<b>Coverage</b>	<b>Limit of Liability</b>
L Personal Liability (Each Occurrence)	\$ 500,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 5,000

**INFLATION**

Inflation Coverage Index: 405.9

**DEDUCTIBLES**

<b>Section I Deductible</b>	<b>Deductible Amount</b>
Other Losses 1/2%	\$ 2,215
Wind or Hail 1%	\$ 4,431

**LOSS SETTLEMENT PROVISIONS**A1 Replacement Cost - Similar Construction  
B1 Limited Replacement Cost - Coverage B

AUG 08 2025

**FORMS, OPTIONS, AND ENDORSEMENTS**


---

HW-2106	Homeowners Policy
Option BP	Business Property \$2,500
Option OL	Ordinance/Law 10%/ \$44,310
Option ID	Increase Dwlg up to \$88,620
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
HO-2444.2	Back-Up Of Sewer Or Drain - 5% of Coverage A/\$ 22,155
HO-2216.2	Amendatory Endorsement
HO-2369	Fire Disaster Amendatory Ends

**ADDITIONAL MESSAGES**


---

You have chosen not to buy coverage available to you that would give you extra protection when you have an insured loss. This coverage includes options to increase your dwelling coverage limits, such as extended replacement cost coverage and law and ordinance coverage. To learn more about your choices, review the information included in your new or renewal policy.

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

**Other limits and exclusions may apply - refer to your policy**

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

**Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Michelle Mancias*  
Secretary

*John Farney*  
President

---

**Your coverage amount....**

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 Xactware estimate 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<sup>®</sup> 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.

State Farm® reports claim information to loss history exchanges. The claim information is used to furnish loss history reports to insurers. Colorado law requires insurers to provide information regarding how insureds may obtain a free copy of their loss history report. If you are interested in obtaining a report from the loss history exchanges, you may do so by contacting:

**Automated Property Loss Underwriting System  
(A-Plus®), 1-800-709-8842 or [www.iso.com](http://www.iso.com)**

**Comprehensive Loss Underwriting Exchange  
(CLUE®), 1-866-527-2600 or [www.choicetrust.com](http://www.choicetrust.com)**



## Summary of Coverage Homeowners Policy

THIS DOCUMENT IS A SUMMARY OF YOUR HOMEOWNER COVERAGE. THE INFORMATION IN THIS DOCUMENT DOES NOT REPLACE ANY POLICY PROVISION. COVERAGE IS SUBJECT TO THE TERMS, CONDITIONS, SPECIAL LIMITS AND EXCLUSIONS OF THE POLICY AND APPLICABLE ENDORSEMENTS. PLEASE READ YOUR POLICY FOR DETAILS! IN THE EVENT OF A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY DISCLOSURE FORM, YOUR POLICY PROVISIONS SHALL PREVAIL.

### General information:

The coverage amount listed on your attached declaration page is only an estimate of the replacement cost value of your insured property. It may not be sufficient to replace your property in the event of a total loss. If you have concerns about the estimated replacement cost amount used to derive your coverage, you should take an opportunity to discuss this with us to ensure your property has enough coverage in the event of a total loss.

It is important that you review and discuss your coverage with your agent or company representative on an annual basis. Any changes to your insured property, i.e. remodeling or building code updates, may require an increased coverage amount for your insured property.

### Your declaration page lists the specific limits of your policy for each of these coverages:

**DWELLING:** The dwelling is the main residential home. We offer different types of policies with different coverage amounts. You may want to consider a replacement cost policy or an actual cash value policy. If you insure your dwelling on a replacement cost basis, we will encourage you to choose a coverage limit equal to the estimated cost to rebuild it. Your policy may also include a feature providing additional coverage in case the cost to rebuild exceeds the insurance amount purchased. Some policies also include "Ordinance and Law Coverage" for increased costs of repair or replacement due to changes in building codes that affect your property. See below for more information or contact us with any questions about these additional coverages.

- **Replacement Cost** is the amount it takes to replace your damaged or destroyed property, subject to the limits shown in your declaration page and policy. Please refer to your policy for additional information.
- **Actual Cash Value** is the cost of repairing or replacing damaged or destroyed property with property of same kind and quality less depreciation, subject to the limits shown in your declaration page and policy.

**OTHER STRUCTURES:** Buildings and other structures not attached to the dwelling such as fences, sheds and detached garages. These are subject to the "other structures" limit identified in your declaration page. If additional coverage is needed, discuss it with us.

**PERSONAL PROPERTY:** Personal items and household goods; valuable items, such as jewelry and art, are subject to limitations. If you own valuable items, you should consider purchasing additional coverage through a scheduled endorsement or separate policy.

**LOSS OF USE/ADDITIONAL LIVING EXPENSE:** Covers increased living expenses during the time required to repair or replace the damage to your dwelling following an insured loss, or if you permanently relocate, the time required to move your household to a new location. This coverage may be subject to time and expense limitations. Please review your policy.

**PERSONAL LIABILITY:** Provides protection if you or a resident insured causes bodily injury or property damage to another, on a per occurrence basis.

**MEDICAL PAYMENTS TO OTHERS:** If a person, other than you or a resident of your house, is injured on the insured premises, this coverage will pay medical expenses subject to the policy limit.

**IMPORTANT:** In Colorado, there is potential for large and even total losses due to fires, tornadoes, other natural disasters, or other causes of loss. It is extremely important to conduct an annual review of your property coverage to ensure you are adequately insured. If you have questions or concerns regarding your insurance coverage, be sure to discuss them with your insurance agent or company representative. Please maintain a copy of this document and your entire policy in a safe and secure location away from your property.

(Continued)

---

### Items that may affect your premium:

---

- Deductible: That part of the covered loss for which you are responsible for paying. Please review your policy declaration page. Deductibles may be a fixed amount, a percentage of the dwelling limit, or a combination of both;
- Multiple policy discounts;
- Claim history (discount or surcharge);
- Age of home (discount or surcharge);
- Roof age or type (discount or surcharge);
- Smoke/fire/burglar alarms.

---

### Additional coverages you might want to consider, for an additional premium:

---

- **Ordinance or Law Coverage:** Covers increased costs of demolition, construction, renovation or repair associated with the enforcement of building ordinances and law.
- **Scheduled Personal Property:** Your policy may provide limited coverage for certain types of property, such as jewelry, fine arts, furs, electronic or musical equipment, etc. Scheduling, or purchasing a personal articles policy, will provide additional coverage or limits for these items.
- **Water and Sewer Back-up:** Pays up to the limit specified in the coverage form for damage caused by overflow or sump pump discharge.
- **Personal Umbrella Policy:** Provides additional liability coverage to supplement the protection provided by homeowner and automobile insurance policies.
- **Earthquake:** Provides coverage for certain earth movement related losses that are typically excluded from a homeowners insurance policy.

---

### General Exclusions:

---

**Your policy does not provide coverage for all possible losses. The following are examples of some of reasons a loss might not be covered. Please refer to your policy for specific exclusions:**

#### Property Exclusions:

1. Loss or damage that you or a resident of your house intentionally causes;
2. Flooding\*, including surface water;
3. Earth movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures, or of pavements, driveways, or sidewalks;
4. Pollution and contamination;
5. Land;
6. Birds, vermin, or house pets;
7. Mold or fungi;
8. Wear and tear.

\*Flood insurance may be purchased through the National Flood Insurance Program ([www.floodsmart.gov](http://www.floodsmart.gov))

#### Liability Exclusions:

1. Any loss that an insured intends or should expect to happen;
2. Bodily injury to an insured person or property damage to an insured person's property;
3. Damage, which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft, or certain watercraft.

**IMPORTANT:** This document is a summary of coverage available under your homeowner policy. The homeowners policy is a contract between you and us. Each of us has duties, rights and responsibilities under this contract. Please review your policy carefully. If you have any questions or concerns you may also contact the Colorado Division of Insurance.

(Continued)

## Reasons for cancellation, non-renewal or increase in premium:

### Cancellation and Nonrenewal:

You may cancel your policy at any time by writing to us or your agent and indicating the date the cancellation is to take effect.

We may choose to cancel or non-renew your policy. If your policy is cancelled or non-renewed, we will send you advance notice. Some examples of reasons for cancellation and non-renewal include, but are not limited to:

1. Failure to pay your premium when it is due;
2. Knowingly making a false statement or a material misrepresentation on your application for your policy;
3. Knowingly making a false statement or material misrepresentation regarding a claim;
4. Frequency or type of claims;
5. A substantial change in the use or occupancy of the premises.

### Increase in Premium:

Conditions that may increase your premium include, but are not limited to:

1. A loss resulting in a paid claim;
2. A general rate increase. This results from the loss experience of a large group of policyholders rather than from a loss suffered by an individual policyholder. A general rate increase applies to many persons in the group, not just those who had losses;
3. Adjustment for inflation. We include inflation coverage in your policy. This coverage may automatically increase the amount of your insurance coverage as inflation pushes up the cost of replacing your home. The increases may be based on a construction cost index and may be reflected in the premium on each renewal date;
4. Change in credit-based insurance score.

***NOTE: It is important that you review and discuss your coverages with your agent or company representative on an annual basis. Any changes to your home, i.e. remodeling or county code updates, may require an increased coverage amount for your insured property.***

553-3717 CO

553-4157

## 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 Declarations 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 Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the "Date Prepared" on your Renewal Declarations 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.

553-4157 (C)

## IMPORTANT NOTICE - Change in Coverage Wind/Hail Deductible

Due to the high propensity for wind and/or hail in the region, your policy may include a separate Wind/Hail deductible which applies to a covered wind/hail loss. The deductible is shown on your Declarations Page. All other covered losses will be subject to your applicable policy deductible(s).

Please contact your State Farm® agent to discuss wind/hail deductible options available to you, the applicable change in premium, and the coverage impact that may result from that change.

**Note:** A wind/hail deductible is different from your policy all peril deductible (shown on your Declarations Page). Unless a wind/hail deductible is listed on your Declarations Page, your policy all peril deductible will apply. Other applicable deductibles may also apply to your policy.

553-4510.1

553-3145

## IMPORTANT NOTICE . . . Information Regarding Your Premium

Claims and information from other State Farm® policies in your household may have been used to determine the premium shown. A policy may be considered “in your household” if, according to our records, the policy has a name and address in common with this policy.

Consumer reports may also be used to determine the price you are charged. We may obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score.

If a credit-based insurance score is used, you have the right to request, no more than once in a 12 month period that your policy be re-rated. Re-rating could result in a lower rate, no change in rate or a higher rate.

553-3145 (C) (10/09)

553-2798.1

## IMPORTANT NOTICE ABOUT YOUR POLICY

With our Claim Record Rating Plan, your savings will typically increase the fewer claims you have and the longer you're insured with State Farm®. We adjust premiums based on the number of claims under the rating plan. Depending on your state, claims under the plan generally include those resulting in a paid loss and may include weather-related claims where permitted. In addition, any claims with your prior insurer resulting in property damage or injury may also influence your premium.

Our Loyal Customer Discount provides a premium discount based on the number of years that you have been with us.

For more information about whether the Claim Record Rating Plan applies in your state, the claims we consider for the plan, or whether the Loyal Customer Discount is in effect in your state, please contact your State Farm agent.

553-2798.1

## PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Declarations reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-4156

553-4467 CO.1  
Page 1 of 1

## IMPORTANT NOTICE ABOUT YOUR POLICY

### Building Ordinance or Law

Building Ordinance or Law provides additional coverage when a building structure is damaged by a loss insured and there is an increased cost to repair caused by the enforcement of building codes that are in place on the date of loss. The policy automatically provides an additional 10% above your dwelling coverage. This amount can be increased to either 25% of the coverage on your home for additional premium equal to a +3.0% basic premium adjustment or 50% of the coverage on your home for additional premium equal to a +8.0% basic premium adjustment. The premium adjustment reflects the costs in place as of the effective date of your policy and is subject to change. Please contact your agent for current premiums associated with these coverages.

553-4467 CO.1

553-4468 CO.1  
Page 1 of 1

## IMPORTANT NOTICE ABOUT YOUR POLICY

### Increased Dwelling Limit

If your home is insured for at least 100% of its replacement cost, Option ID – Increased Dwelling Limit is automatically part of your policy. Option ID provides an additional 20% of the coverage on your home in case the amount you spend to repair or replace exceeds the coverage. That coverage can be increased to 50% of the coverage on your home for additional premium equal to a +2.0% basic premium adjustment. The premium adjustment reflects the costs in place as of the effective date of your policy and is subject to change. Please contact your agent for current premiums associated with these coverages.

553-4468 CO.1

