



**THIS IS NOT A BILL.**  
When money is due, you will receive a bill in a separate mailing.

UNITED AGENCIES INC  
PO BOX 2819  
TORRANCE CA 90509-2819

**FEBRUARY 18, 2008**

Policy Number: OA3074191  
24-Hour Claims: 1-800-332-3226  
Policy Service: (310) 224-7199  
Online Account Services: [www.safeco.com](http://www.safeco.com)

WILLIAM L GRIFFIN &  
MARLENE V GRIFFIN  
12936 MORNING AVE  
DOWNEY CA 90242-4129  


Thank you for allowing us to continue serving your home insurance needs. We appreciate your business and the trust that you have placed in us. We would like to remind you that it is now time to renew your Quality-Plus Homeowners policy.

This renewal reflects adjustments in coverage limits based on a careful assessment of your home's replacement value. These adjustments have been made in view of changing costs of building materials and labor.

With this renewal the following changes were made, including those requested by you or your agent or broker:

- Your Dwelling Limits (Coverage A) changed from \$376,000 to \$385,000. Other coverage limits listed below also changed since they are factors of your dwelling limits.
- Other Structure Limits (Coverage B) changed from \$37,600 to \$38,500.
- Personal Property Limits (Coverage C) changed from \$263,200 to \$269,500.

We would also like to draw your attention to the following:

- Your new policy period begins April 17, 2008. The 12-month premium for this policy is \$837.00 for the April 17, 2008 to April 17, 2009 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 20 days before it is due. It will provide an explanation of any money owed, your payment options, and the payment due date.

If you have any questions or wish to make any changes to your policy, you can do so by calling your agent at (310) 224-7199.

**We have made changes to our program that impact both coverage and premium. The impact on individual customers will vary. Please review the declarations page, the policy and any enclosed notices carefully to see how these changes affect you.**

PLEASE SEE REVERSE  
**SAFECO INSURANCE COMPANY OF ILLINOIS**  
P O BOX 34920, SEATTLE, WA 98124



## Important Billing Changes

Please be aware of several important changes that affect your Safeco bill.

**Bills mailed separately from your renewal policy.**

In the past, Safeco may have included a bill with your policy renewal paperwork. Your bill will now be mailed separately from your renewal policy.

**Late payments may affect your billing.**

Late payments may result in changes to future bills for the entire account. In some cases, if a payment is received 20 or more days after the due date, two installment amounts will be required.

**The 2-Pay billing plan payments are now due every 60 days.**

Payments for our 2-installment billing plan (2-Pay) are due every 60 days. This billing plan is only offered for auto policies.

**We no longer offer the 3-Pay billing plan.**

Safeco no longer offers a 3-installment billing plan (Budget). If you were previously on this billing plan, we have changed your account to a 4-installment billing plan (4-Pay). Payments are due every 60 days. This billing plan is offered for all policies except auto.

**Account Services on [www.safeco.com](http://www.safeco.com) now has more billing capabilities.**

As a registered Account Services user, you can change your billing plan or due date, pay your bill online, sign up for automatic deduction, and more.



## An Important Message Regarding Your Dwelling Limit

If you are like most people, your home is your most valuable asset. As your insurance company, Safeco's role is to help you protect that asset against catastrophic loss. Your responsibility is to select a coverage limit adequate to rebuild your home in the event of a total loss. We offer the following information to assist you with this important decision:

- The amount you pay for your home (market value) is often very different from the amount it would take to rebuild it in the event of a total loss (reconstruction cost). Market value considers location, physical condition of the home, the cost of land, and market conditions. Reconstruction cost is based almost exclusively on the cost of materials and labor as well as the demand for contractor services.
- Replacement cost estimating tools (available through your agent) are useful in establishing a starting point. These are, however, just tools and reflect an average cost for labor and materials in your area. They also make certain assumptions about the quality of materials and interior finishes used in the home. The reality is that each home is unique and must be evaluated individually. You are in the best position to make this evaluation.

If you have any questions about the level of coverage you have selected, we encourage you to consider obtaining an appraisal. These are available through professional appraisal services as well as from some contractors. If you wish to make any changes to your coverage limits, please contact your agent.

Thank you for choosing Safeco.





CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

AGENT:
UNITED AGENCIES INC
PO BOX 2819
TORRANCE CA 90509-2819

DATE:
FEBRUARY 18, 2008

AGENT TELEPHONE: (310) 224-7199

POLICY NUMBER:
OA3074191

INSURED:
WILLIAM L GRIFFIN &
MARLENE V GRIFFIN
12936 MORNING AVE
DOWNEY CA 90242-4129

RESIDENCE PREMISES:
7803 PURITAN ST
DOWNEY CA 90242-4131



This disclosure is required by California law (Section 10102 of the Insurance Code). It describes the principal forms of insurance coverage in California for residential dwellings. It also identifies the form of dwelling coverage you have purchased or selected.

This disclosure form contains only a general description of coverages and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable. Regardless of which type of coverage you purchase, your policy may exclude or limit certain risks.

READ YOUR POLICY CAREFULLY. If you do not understand any part of it or have questions about what it covers, contact your insurance agent or company. You may also call the California Department of Insurance consumer information line at 1-800-927-4357.

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Please review the following coverages carefully. If you have questions regarding the level of coverage in your policy, please contact your insurance agent or company. Additional coverage may be available for an additional premium.

[ ] A. GUARANTEED REPLACEMENT COST COVERAGE WITH FULL BUILDING CODE UPGRADE PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS, AND INCLUDES COSTS RESULTING FROM CODE CHANGES. (NOT AVAILABLE)

In the event of any covered loss to your home, the insurance company will pay the full amount needed to repair or replace the damaged or destroyed dwelling with like or equivalent construction regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost. The amount of recovery will be reduced by any deductible you have agreed to pay.

This coverage includes all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (such as building codes or zoning laws) required by government agencies and in effect at the time of rebuilding.

To be eligible to recover full guaranteed replacement costs with building code upgrade, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation and increases in building costs; you must permit inspections of the dwelling by the insurance company; and you must notify the insurance company about any alterations that increase the value of the insured dwelling by a certain amount (see your policy for that amount).

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## CALIFORNIA RESIDENTIAL PROPERTY INSURANCE BILL OF RIGHTS

The largest single investment most consumers make is their home and related property. In order to best protect these assets, it is wise for consumers to understand the homeowner's insurance market. Consumers should consider the following:

- Read your policy carefully and understand the coverage and limits provided. Homeowner's insurance policies contain sublimits for various coverages such as personal property, debris removal, additional living expense, detached fences, garages, etc.
- Keep accurate records of renovations and improvements to the structure of your home, as it could affect your need to increase your coverage.
- Maintaining a list of all personal property, pictures, and video equipment may help in the case of a loss. The list should be stored away from your home.
- Comparison shop for insurance, as not all policies are the same and coverage and prices vary.
- Take time to determine the cost to rebuild or replace your property in today's market. You can seek an independent evaluation of this cost.
- You may select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.
- An agent or insurance company may help you establish policy limits that are adequate to rebuild your home.

Once the policy is in force, contact your agent or insurance company immediately if you believe your policy limits may be inadequate. A consumer is entitled to receive information regarding homeowner's insurance. The following is a limited overview of information that your insurance company can provide:

- The California Residential Property Insurance Disclosure.
- An explanation of how your policy limits were established.
- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- An explanation for any cancellation or nonrenewal of your policy.
- A copy of your policy.
- The toll-free telephone number and internet address for reporting complaints and concerns about homeowner's insurance issues to the department's consumer services unit.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- In the event of a claim, a copy of the Unfair Practices Act and a copy of the Fair Claims Practices Regulations.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, the officers at our Consumer Hotline are there to help you. Please call them at 1-800-927-HELP (4357) or contact us at [www.insurance.ca.gov](http://www.insurance.ca.gov).

This insurer reports claim information to one or more claims information databases. The claim information is used to furnish loss history reports to insurers. If you are interested in obtaining a report from a claims information database, you may do so by contacting:

Choicepoint (CLUE)  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

ISO Claimsearch  
1-800-888-4476



## NOTICE OF PRIVACY PRACTICES — CALIFORNIA

We appreciate the trust you place in us when you buy insurance from one of our companies. We want you to know how we gather information about you, how we protect it, and how you can make sure it's correct.

### WHAT WE COLLECT

Most of the information we obtain comes directly from you and your insurance agent. For example, your application gives us your name, address and Social Security number.

We may also ask for data from other outside sources, including:

- Your transactions with our affiliates or other insurance companies (such as your payment history or claims history); or
- Data we receive from a consumer reporting agency or insurance support organization ("Organization"), such as your credit history, driving record, claims history or value and condition of your property.

Organizations from which we obtain information may keep it and disclose it to others as permitted by law.

If we obtain medical information about you, it is done only in connection with specific claims or lawsuits. We will not use these records for any purpose other than handling your claim, a lawsuit, or as otherwise disclosed to you when the data is collected.

We treat information about our former customers in the same manner that we treat information about current customers.

### HOW WE USE DATA ABOUT YOU

We only disclose personal data about you as permitted by law. Generally, this includes sharing it with third parties to administer your transactions with us, or to service your insurance policy. Before disclosing your personal data, we require these third parties to enter into an agreement with us that requires confidentiality. These third parties may include:

- Organizations, consumer reporting agencies or other insurance companies (including for the detection and prevention of fraud);
- Agents and brokers authorized to sell Safeco insurance products;
- Independent contractors (such as auto repair facilities, towing companies, property inspectors and independent adjusters);
- Auditors, attorneys, courts and government agencies;
- Other companies which may reinsure your policy or with which you have other coverage;
- Group policyholders (for reporting claims data or an audit); and/or,
- Other companies and Organizations for actuarial or research studies.

We may also share data with other companies with which we have joint marketing agreements for products offered by Safeco. We may also share information about our transactions (such as payment history) and experiences (such as claims made) with you within the Safeco family of companies. Finally, we may share data in response to court orders, such as subpoenas.

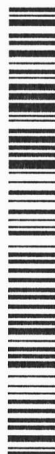
We do not sell your information to others, nor do we provide it to third parties for their own marketing purposes.

### SECURITY

We maintain physical, electronic, and administrative safeguards to protect your data from unauthorized access. Our employees are authorized to access customer files only for legitimate business purposes.

### YOUR AGENT OR BROKER

Your agent or broker is not a Safeco employee and is not subject to our privacy policy. Because your agent or broker has a unique business relationship with you, he or she may have data about you that Safeco does not have. Your agent or broker may use this information differently than Safeco. Contact your agent or broker to learn more about their privacy practices.





**SAFECO INSURANCE COMPANY OF ILLINOIS**

2800 W. Higgins Road, Suite 1100, Hoffman Estates, Illinois 60195 (A stock insurance company.)

**QUALITY-PLUS HOMEOWNERS POLICY DECLARATIONS**

**INSURED:**

WILLIAM L GRIFFIN &  
MARLENE V GRIFFIN  
12936 MORNING AVE  
DOWNEY CA 90242-4129

**POLICY NUMBER:** 0A3074191

**POLICY PERIOD FROM:** APR. 17 2008  
**AT:** 12:01 A.M.  
**TO:** APR. 17 2009

**RESIDENCE PREMISES:**

7803 PURITAN ST  
DOWNEY CA 90242-4131

**AGENT:**

UNITED AGENCIES INC  
PO BOX 2819  
TORRANCE CA 90509-2819

**TELEPHONE:** (310) 224-7199

**IMPORTANT NOTICES**

- Your policy has renewed effective April 17, 2008.
- **THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.**
- 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.

COVERAGES	LIMIT	PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		
A - Dwelling	\$ 385,000	\$ 769.00
B - Other Structures	38,500	
C - Personal Property	269,500	
D - Loss of Use	24 MONTHS	
<b>SECTION II - LIABILITY COVERAGES</b>		
E - Personal Liability (each occurrence)	300,000	25.00
F - Medical Payments (each person)	1,000	
<b>INCLUDED COVERAGES</b>		
Building Ordinance or Law Coverage		Included
Included in limit applicable to Coverage A		
Full Value on Personal Property		Included
Extended Dwelling Coverage Amount	192,500	Included
438-B.F.U.		Included
Private Residence Employees		Included
Workers Compensation - Occasional		

OPTIONS	LIMIT	PREMIUM
Option VV - Theft of Building Materials		\$ 120.00

CREDITS	PERCENTAGE	SAVINGS
Burglar Alarm Credit	10%	\$ -77.00

DEDUCTIBLE(S)	PERCENTAGE	AMOUNT
Section I	N/A	\$ 1,000

<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 837.00</b>
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You can pay your premium in full or in installments. If you pay in installments, a \$2.00 service charge will apply to each installment. If you pay by automatic deduction, no service charge will apply.

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