

**CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE**

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 COVERAGE AND IF 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 YOUR 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 AGENCY OR COMPANY. YOU MAY ALSO CALL THE CALIFORNIA DEPARTMENT OF INSURANCE CONSUMER INFORMATION LINE AT 1-800-927-4357.

**ACTUAL CASH VALUE COVERAGE PAYS THE FAIR MARKET VALUE OF THE DWELLING AT THE TIME OF LOSS, UP TO POLICY LIMIT.**

IN THE EVENT OF ANY COVERED LOSS TO YOUR HOME, THE INSURANCE COMPANY WILL PAY EITHER THE DEPRECIATED FAIR MARKET VALUE OF THE DAMAGED OR DESTROYED DWELLING AT THE TIME OF THE LOSS OR THE COST OF REPLACING OR REPAIRING THE DAMAGED OR DESTROYED DWELLING WITH LIKE OR EQUIVALENT CONSTRUCTION UP TO THE POLICY LIMIT. THE AMOUNT OF RECOVERY WILL BE REDUCED BY ANY DEDUCTIBLE YOU HAVE AGREED TO PAY.

**THIS POLICY DOES NOT INCLUDE BUILDING CODE UPGRADE COVERAGE.**

THIS DISCLOSURE FORM DOES NOT EXPLAIN THE TYPES OF CONTENTS COVERAGE (FURNITURE, CLOTHING, ETC.) PROVIDED BY OUR POLICY. SOME POLICIES DO NOT REPLACE CONTENTS WITH NEW ITEMS, BUT INSTEAD, ONLY PAY FOR THE CURRENT MARKET VALUE OF AN ITEM. IF YOU HAVE ANY QUESTIONS, CONTACT YOUR INSURER OR AGENT.

INSURED'S NAME \_\_\_\_\_

INSURED'S SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_