



## Automobile Club of Southern California

P.O. Box 25001, Santa Ana, CA 92799-5001  
(866) 886-2272  
AAA.com

May 12, 2026

### AAA YOURHOME RENEWAL OFFER

Policy Number: CHO 210256257



WAY, EVELYN AND WAY, LARRY  
23940 TOWISH DR  
CORONA CA 92883-9394

Thank you for your membership with the Auto Club and for choosing us to help meet your insurance needs. We would like to remind you that it is time to renew your homeowners policy.

The Auto Club has a long history of providing high-quality products and services so you can be confident you will continue to receive the same peace of mind we have been providing for years.

Enclosed is your homeowners policy renewal which provides **Extended Replacement Cost Coverage**. With this coverage, we will pay the amount necessary up to 125% of the limit of liability stated in the declarations to rebuild or restore your dwelling and other buildings in the event of a covered loss.

Since it is important for you to continue to maintain adequate amounts of insurance for your home, please make sure that the coverages and limits for your policy renewal continue to meet your insurance needs.

We appreciate your business and are pleased to continue assisting you with your insurance needs.

Respectfully,

Interinsurance Exchange of the Automobile Club

#### YOUR PREMIUM DISCOUNTS

- Single Story
- Burglar Alarm
- Fire Alarm
- Mature Homeowners
- Roof Type
- Loyalty



**TO MANAGE YOUR POLICY OR PAY YOUR BILL ONLINE** scan the QR code or go to  
AAA.com/selfserve

**Visit** or call your local Auto Club branch  
AAA.com/branches



**INTERINSURANCE EXCHANGE of the Automobile Club**

P.O. Box 25448, Santa Ana, California 92799-5448  
AAA.com/billpay  
1-877-422-2100

**AAA YOURHOME - HOMEOWNERS INSURANCE BILLING STATEMENT - RENEWAL BILL**  
**THIS BILLING STATEMENT AND THE INFORMATION IT CONTAINS ARE PART OF YOUR INSURANCE POLICY DECLARATIONS**

**INSURANCE BILLING STATEMENT**

WAY, EVELYN AND WAY, LARRY  
23940 TOWISH DR  
CORONA CA 92883

POLICY NUMBER: **CHO 210256257**

PAYMENT NO. 0000  
POLICY EFFECTIVE DATE: 07-16-2026  
BILLING DATE: 05-12-2026  
DUE DATE: 07-16-2026

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

|                      |        |                                                                |            |
|----------------------|--------|----------------------------------------------------------------|------------|
| 1. PREVIOUS BALANCE: | \$0.00 | 6. REFUNDS:                                                    | \$0.00     |
| 2. PREMIUM CREDITS:  | \$0.00 | 7. TERM/ADDITIONAL PREMIUMS +<br>TEMPORARY SUPPLEMENTAL FEE**: | \$2,120.00 |
| 3. PAYMENTS:         | \$0.00 | 8. NEW BALANCE:                                                | \$2,120.00 |
| 4. INSTALLMENT FEE:* | \$0.00 | 9. MINIMUM DUE:                                                | \$705.96   |
| 5. OTHER FEES:       | \$0.00 |                                                                |            |

\* Please refer to information on the back regarding any applicable installment fees.

If you have a California Earthquake Authority policy, you will receive a separate bill for that premium.

\*\* Please see the specified **amount** of the Temporary Supplemental Fee and "Important Notices" on your Declarations.

**SAVE TIME WITH OUR OTHER PAYMENT OPTIONS**

CLICK AAA.com/billpay

VISIT AAA.com/branches to find an office near you

CALL 1-877-422-2100

When you sign up for **AAA Auto Pay**, installments payments can be withdrawn directly from your financial institution. You no longer have to worry about missing payment, writing checks or paying for postage. To learn more about our flexible payment options please visit us at **AAA.com/autopay**.

Company Number: 050  
Billing Number: 206525086

Note - See Reverse Side for Important Information  
TO ENSURE PROPER HANDLING, INCLUDE STATEMENT WITH PAYMENT.  
DETACH HERE.

CAH0700A  
E20250905  
051326

**HOMEOWNERS INSURANCE RENEWAL BILLING STATEMENT  
RENEWAL BILL**

EVELYN WAY  
23940 TOWISH DR  
CORONA CA 92883  
Email: **EVELYN\_WAY@HOTMAIL.COM** (Please Verify)

Company Number: 050

Billing Date: 05-12-2026

CHANGE CONTACT INFO BELOW / UPDATE EMAIL AT **AAA.com/UpdateEmail**

STREET \_\_\_\_\_ ( ) \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
EMAIL \_\_\_\_\_

Please write policy number on check.  
Include alpha and numeric characters.  
**Policy Number: CHO 210256257**

Make Check Payable to:  
**ACSC**  
Or Pay Online at AAA.com/billpay

TO PAY IN FULL  
PAY THIS AMOUNT**BALANCE****\$2,120.00**

AMOUNT PAID

**MINIMUM DUE****\$705.96**

P.O. BOX 25448  
SANTA ANA, CA 92799-5448

DUE DATE

**07-16-2026**

10902 210256257 071626 000705960007060000071000 002120006

2025161322315 00805 2-13 CHO210256257

CAH0700A E20250905 051326

## IMPORTANT INFORMATION REGARDING BILLING

The full balance or at least the Minimum Due is payable by the due date. You must pay the outstanding balance in full to avoid paying any installment fees. Each installment billed (with the exception of the initial renewal installment) is subject to a \$6 fee. The installment fee for policies set up on our automatic payment plan (AAA Auto Pay) is \$1 if payments are debited from a checking account or \$3 if payments are debited to a debit card. Payments received will be applied first to any fees due. The remainder of your payment will be applied to the premium due. All returned payments, whether by check, electronic transaction, or other form of payment, may be re-presented electronically for payment. Each late payment is subject to a \$7 fee and each returned payment is subject to a \$15 fee. Installment payment plans and all fees are subject to change without notice. An adverse payment record (such as a late payment, a returned payment, or a nonpayment) may reduce the number of remaining installments and increase the minimum due, or result in a request to pay the entire balance of the policy bill in full. Whenever a payment is returned by your financial institution, we may, at our option, notify you in writing that the entire outstanding premium balance is immediately due and payable in cash or by cashier's check or bank money order at one of the Auto Club's district offices. In addition, the payment record during the current policy period will determine the payment terms offered at the next policy renewal.



# Interinsurance Exchange of the Automobile Club

## AAA YourHome - Homeowners Policy Coverages and Limits Renewal Declarations - Form 3

We are pleased to offer you a renewal for your homeowners insurance policy. To renew your policy, send at least the minimum payment on or before the due date. Insurance is in effect only for the coverages and limits of liability shown on this declarations page and as set forth in the insurance policy and endorsements. These declarations, together with the contract and the endorsements in effect, complete your policy.

|                                                                                 |  |                                                                                                                                      |  |
|---------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>YOUR NAME AND MAILING ADDRESS (Named Insured)</b>                            |  | <b>HOMEOWNERS POLICY NUMBER</b><br>CHO 210256257                                                                                     |  |
| WAY, EVELYN AND WAY, LARRY<br>23940 TOWISH DR<br>CORONA CA 92883-9394           |  | POLICY PERIOD (PACIFIC STANDARD TIME)<br><b>THIS POLICY IS EFFECTIVE</b><br>FROM: 07-16-2026 12:01 A.M.<br>TO: 07-16-2027 12:01 A.M. |  |
| <b>LOCATION OF RESIDENCE PREMISES</b> (if different from mailing address above) |  | <b>YEAR BUILT:</b> 2004                                                                                                              |  |

**COVERAGES AND LIMITS OF LIABILITY** - Coverages are subject to all conditions of this policy.

### Part I Property Coverages

| Description                   |                                                      | Deductible* | Limits*** |
|-------------------------------|------------------------------------------------------|-------------|-----------|
| Dwelling                      | Coverage A**                                         | Yes         | \$661,000 |
| Other Structures              | Coverage B**                                         | Yes         | \$66,100  |
| Unscheduled Personal Property | Coverage C                                           | Yes         | \$495,750 |
| Loss of Use                   | Other Coverages 1. (20% of the amount of Coverage A) | Yes         |           |
| Building Code Upgrade         | Other Coverages 5. (10% of the amount of Coverage A) | Yes         |           |

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.

**\*A deductible of \$5,000 applies to any covered loss resulting from discharge, leakage or overflow of water or steam from any plumbing, heating, air conditioning or fire sprinkler system, or any fixture or appliance. A deductible of \$5,000 applies to any other covered loss.**

Part I limits may have been increased using an inflation factor.

**\*\* Coverage A and Coverage B - Extended Replacement Cost Included**

**\*\*\* Lower limits may apply to specific losses. Please review your policy and endorsements for any limitations.**

### Part II Liability Coverages

| Description                |                                                                                                        | Limits      |
|----------------------------|--------------------------------------------------------------------------------------------------------|-------------|
| Personal Liability         | Coverage D (Bodily Injury and Property Damage) - Each Occurrence<br>(Personal Injury) in the Aggregate | \$1,000,000 |
| Medical Payments to Others | Coverage E - Each Person                                                                               | \$1,000     |

### Part IV Workers' Compensation and Employers' Liability Coverages

| Description                                              |                                                 |
|----------------------------------------------------------|-------------------------------------------------|
| Workers' Compensation                                    | Coverage F - Statutory                          |
| Employers' Liability                                     | Coverage G (per Conditions Part IV Provision 3) |
| Residence Employees - Outservant(s) 00 / Inservant(s) 00 |                                                 |

#### PREMIUM DISCOUNTS APPLIED TO YOUR POLICY

|           |               |        |            |              |               |
|-----------|---------------|--------|------------|--------------|---------------|
| Roof Type | Burglar Alarm | Mature | Fire Alarm | Single Story | Loyalty 2 yrs |
|-----------|---------------|--------|------------|--------------|---------------|

#### PREMIUM SUMMARY & TEMPORARY SUPPLEMENTAL FEE

| Basic Coverages | Less Discounts | Liability | Medical Payments | Residence Employees | Endorsements | Total Premium | Temporary Supplemental Fee ▼ | TOTAL ♦          |
|-----------------|----------------|-----------|------------------|---------------------|--------------|---------------|------------------------------|------------------|
| \$3,186         | - \$1,165 +    | \$65 +    | +                | +                   | \$11         | = \$2097      | + \$23                       | = <b>\$2,120</b> |

♦ If you choose to pay less than the full outstanding balance, a \$6 fee applies to each installment billed, as stated in your billing statements which are part of these declarations. The fee may be reduced if you select to pay using our automatic payment plan.

**THIS POLICY INCLUDES BUILDING CODE UPGRADE COVERAGE. PLEASE SEE THE ENCLOSED DISCLOSURE THAT STATES THE TERMS, LIMITS, CONDITIONS, AND RESTRICTIONS OF THIS COVERAGE.**

**THIS POLICY DOES NOT PROVIDE COVERAGE AGAINST THE PERIL OF EARTHQUAKE. ▼ SEE IMPORTANT NOTICES**

CAH0200A  
E20250904  
051326

**PROCESS DATE:** 05-12-2026

**PLEASE KEEP WITH YOUR POLICY**

**(SEE REVERSE)**

2025161322315 00805 3-13 CHO210256257

**Interinsurance Exchange of the Automobile Club**  
**AAA YourHome - Homeowners Policy Coverages and Limits**  
**Renewal Declarations - Form 3 (Continued)**

HOMEOWNERS POLICY NUMBER: CHO 210256257

POLICY EFFECTIVE FROM: 07-16-2026 TO: 07-16-2027

**ENDORSEMENTS IN EFFECT**

| <i><b>Endorsement<br/>Number</b></i> | <i><b>Description</b></i>         | <i><b>Limits</b></i> | <i><b>Premium</b></i> |
|--------------------------------------|-----------------------------------|----------------------|-----------------------|
| HO-402                               | AAA YOURHOME PACKAGE ENDORSEMENT  |                      | <b>Included</b>       |
| HO-35                                | LOSS ASSESSMENT COVERAGE          | \$50,000             | \$11                  |
| HO-216                               | ALARM OR FIRE PROTECTION SYSTEM   |                      |                       |
| HO-2395                              | AMENDATORY ENDORSEMENT            |                      |                       |
| 438BFU                               | LENDER'S LOSS PAYABLE ENDORSEMENT |                      |                       |

Any loss under Part I - PROPERTY COVERAGES - is payable as interest may appear to you and the following listed:

**MORTGAGEE      LOAN NO.: 2492130144**

**US BANK NA C/O US BANK HOME MORTGAGE ISA  
OA  
PO BOX 961045  
FORT WORTH TX 76161-0045**

**PERSON DESIGNATED TO RECEIVE NONPAYMENT OF PREMIUM NOTICES:**

*An individual designated by a policyholder to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of the policy for nonpayment of premium does not have any rights, whether as an additional insured or otherwise, to any benefits under the policy, other than the right to receive notice.*

# Interinsurance Exchange of the Automobile Club

## AAA YourHome - Homeowners Policy Coverages and Limits

### Renewal Declarations - Form 3 (Continued)

HOMEOWNERS POLICY NUMBER: CHO 210256257

POLICY EFFECTIVE FROM: 07-16-2026 TO: 07-16-2027

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#### IMPORTANT NOTICES:

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##### **Temporary Supplemental Fee**

Companies admitted to write property and casualty insurance in California are required to participate in the California FAIR Plan Association, which makes basic property insurance available to California consumers who would otherwise be unable to obtain such insurance through the normal insurance market. In the event that catastrophic losses render the FAIR Plan unable to pay operating expenses and policyholder claims because it will not have sufficient retained earnings, reinsurance, a line of credit, if available, and/or proceeds from catastrophe bonds, if sold, the FAIR Plan may request the Insurance Commissioner's approval to assess each member insurance company its fair share if necessary to pay the Plan's operating expenses and policyholder claims.

To assure stability in the California property insurance market and to assure the continued availability of property insurance in California, the FAIR Plan's member insurance companies may collect a temporary supplemental fee to recover a portion of these assessments. If this happens, 'Temporary Supplemental Fee' with an amount will be displayed on a notice, bill, or your policy declarations.





## INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB

### BUILDING ORDINANCE OR LAW COVERAGE DISCLOSURE – FORM 3

Policy Number: CHO 210256257

This disclosure is required by California law. The information in this disclosure provides the terms, limits, conditions, or restrictions related to Building Ordinance or Law coverage which is part of your Members' Homeowners Policy. Certain words and phrases have a defined meaning when printed in ***bold italic*** type. The defined meaning of these words and phrases are in the Definitions section of the policy contract. In case of a difference between this disclosure and the policy contract, the policy contract will prevail.

#### BUILDING ORDINANCE OR LAW COVERAGE

If a cause of loss covered under WHAT LOSSES ARE COVERED – PART I results in direct damage to the dwelling, and a building ordinance or law that was in effect at the time of the loss is enforced because of that loss, and:

a. You elect not to repair or replace the dwelling, or you elect to replace the dwelling at a location other than the ***residence premises***, we will pay:

- (1) the additional cost actually and necessarily incurred by you in connection with the direct damage to the dwelling and resulting from the enforcement of any applicable ordinance or law requiring the demolition, meaning the tearing down of the entire undamaged portion of the dwelling, and the removal of its debris;
- (2) for loss to the undamaged portion of the dwelling demolished because of the enforcement of any ordinance or law.

Our limit of liability under this option shall not exceed 10% of the amount of the limit of liability of COVERAGE A for:

- (1) the cost actually and necessarily incurred by you under (1) above; and
- (2) the ***replacement cost*** less ***depreciation***, but not less than the fair market value at the time of the loss, of the undamaged portion of the dwelling under (2) above.

b. You elect to repair or replace the dwelling at the location of the ***residence premises*** or, if ordinance or law mandates relocation, you replace the dwelling at a location subject to generally the same building ordinances or laws as the ***residence premises***, we will pay the additional cost actually and necessarily incurred by you in connection with the direct damage to the dwelling and resulting from the enforcement of any applicable ordinance or law:

- (1) regulating the repair or replacement of the damaged portion of the dwelling;
- (2) requiring the demolition, meaning the tearing down and removing the debris of, and regulating the reconstruction of:
  - (a) the entire undamaged portion of the dwelling; or
  - (b) any part of the undamaged portion of the dwelling if necessary to:
    - i. repair the damaged portion;
    - ii. bring the undamaged portion into conformity with any applicable ordinance or law.

However, until repair or replacement is completed, we will pay no more than:

- (a) the cost actually and necessarily incurred by you for the demolition of any undamaged portion of the dwelling, including the removal of its debris; and
- (b) the ***replacement cost*** less ***depreciation*** of any undamaged portion of the dwelling.

Our limit of liability under this option shall not exceed 10% of the amount of the limit of liability of COVERAGE A for the additional cost actually and necessarily incurred by you under (1) and (2) above.

**BUILDING ORDINANCE OR LAW COVERAGE DISCLOSURE – FORM 3**  
(CONTINUED)

- c. In the event of a total loss of the dwelling and you elect to replace the dwelling at a location other than the **residence premises**, we will pay the additional cost actually and necessarily incurred by you in connection with the direct damage to the dwelling and resulting from the enforcement of any ordinance or law applicable to the **residence premises**:

- (1) regulating the repair or replacement of the damaged portion of the dwelling;
- (2) requiring the demolition, meaning the tearing down and removing the debris of, and regulating the reconstruction of:
  - (a) the entire undamaged portion of the dwelling; or
  - (b) any part of the undamaged portion of the dwelling if necessary to:
    - i. repair the damaged portion;
    - ii. bring the undamaged portion into conformity with any applicable ordinance or law.

However, until replacement is completed, we will pay no more than:

- (a) the cost actually and necessarily incurred by you for the demolition of any undamaged portion of the dwelling, including the removal of its debris; and
- (b) the **replacement cost** less **depreciation** of any undamaged portion of the dwelling.

Our limit of liability under this option shall not exceed 10% of the amount of the limit of liability of COVERAGE A for the additional cost actually and necessarily incurred by you under (1) and (2) above.

We do not cover:

- a. any additional cost resulting from the enforcement of any ordinance or law:
  - (1) you were required to comply with before the loss to the dwelling occurred, but failed to do so;
  - (2) requiring or regulating:
    - (a) the replacement, rebuilding, stabilization or other restoration of the land supporting the dwelling, or the application of any device or treatment to any land for the purpose of adding, protecting or restoring the stability of the dwelling;
    - (b) the testing for, cleanup or removal of, or other specified treatment of **pollutants**;
- b. any lessening of the value of the dwelling resulting from the enforcement of any ordinance or law.



# PRIVACY NOTICE

This Privacy Notice describes how we handle your personal information as an insurance carrier and agent and the steps taken to protect your privacy. We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time. A separate privacy notice would apply to information collected through other means including from the use of our website, AAA mobile applications, AAA membership, AAA OnBoard telematic services, and affiliate partner products and services. You should consult those notices if necessary.

**Information We Collect.** We collect, from you and from other sources, your personal information during the entire insurance life cycle from solicitation, application, underwriting, policy purchase and change, policy maintenance, claims submission and handling, renewal and termination. This includes information such as your name, home and email address, driver's license number and telephone number. Personal information does not include (i) privileged information or (ii) any information that is publicly available. We also collect information about your transactions with us, our affiliates and others, such as insurance policy information, premiums, and payment history. We may also collect information, such as your driving record, claims history, medical information and credit information. As allowed by law, we may ask for consumer reports concerning your application or any renewal of your insurance. Information given to us by an insurance support organization, including consumer reporting agency, may be retained by them and disclosed to other persons.

**Information We Share.** We may share your personal information with our affiliates and non-affiliates. We do not disclose your information unless allowed by law. To limit your sharing, please visit [AAA.com/Privacy-Rights](http://AAA.com/Privacy-Rights), and follow its instructions, OR alternatively complete the enclosed IMPORTANT PRIVACY CHOICES FOR CONSUMERS form and return it to us using any of the three listed methods. We may share the following categories of your information without your consent:

1. To a person other than an insurance institution (hereinafter referred to as "insurer"), agent or insurance-support organization (ISO) if needed to:
  - a. Perform a business, professional, or insurance function;
  - b. Determine your eligibility for an insurance benefit or payment;
  - c. Detect or prevent crime, fraud, material misrepresentation or material nondisclosure with an insurance transaction.
2. To an insurer, agent, ISO, or self-insurer to:
  - a. Detect or prevent crime, fraud, material misrepresentation or nondisclosure with an insurance transaction;
  - b. Perform an insurance transaction involving you.
3. To any medical care institution or medical professional to:
  - a. Verify insurance coverage or benefits;
  - b. Inform you of a medical problem you may not be aware of;
  - c. Conduct an operations or services audit.
4. To an insurance regulatory authority (e.g., Department of Insurance).
5. To law enforcement or other government authority.
6. In response to an order (including a search warrant or subpoena) or as otherwise required by law.
7. For actuarial or research studies if:
  - a. Your identity is not given in any reports that may be produced;
  - b. Materials that can identify you are returned or destroyed when they are no longer needed;
  - c. The group conducting the study agrees not to disclose it further unless permitted by law.
8. To someone who only uses your information in the marketing of a product or service if you have been given the opportunity for your information to not be shared and the person receiving it agrees to use it only for marketing. We will not disclose:
  - a. Medical record information;
  - b. Privileged information;
  - c. Personal information relating to your character, personal habits, mode of living, or general reputation;
  - d. Any classification derived from such information.

9. To an affiliate who uses your information only in connection with an audit of our operations or for the marketing of insurance products or services if they agree not to disclose your information further.
10. To a group policyholder to report claims experience or to conduct an audit of our operations.

**Your right to access your information.** You have the right to inspect your information if we can reasonably locate and retrieve it. Your right to access extends to that information which has been collected and maintained by us in connection with your insurance transactions. Your access rights do not extend to your information that was collected in reasonable anticipation of a claim or civil or criminal proceeding in which you are involved. Your request must be in writing. Please send your request to:

**Interinsurance Exchange of the Automobile Club  
P.O. Box 25001  
Santa Ana, CA 92799-5001  
Attention: Underwriting Projects**

You must provide your name, address, phone number, policy number, and a description of your recorded information that you wish to access. We will reply within 30 business days of receipt. Our reply will:

- Inform you of the nature and substance of your information collected;
- Offer the choice to either see or copy your information or receive a copy of it by mail (we may charge a reasonable fee);
- Provide a plain language explanation if your information is in code;
- Provide the identity of persons to whom we disclosed your information over the prior 2 years, or if the identity was not recorded, we will provide the names of insurers, agents, ISOs or others to whom we normally disclose your information;
- Provide a summary of the process to request to correct, amend, or delete your recorded information.

If your information is from an institutional source or is medical record information from a medical care institution or a medical professional, we will state who provided it.

**Your rights to correct, amend, or delete information.** Once you inspect your recorded information, you can request that we correct, amend, or delete it. Your right applies to information regarding your insurance transactions.

Your request must be in writing. We will respond within 30 business days of receipt and will either agree or refuse your request.

If we correct, amend, or delete the portion of your recorded information in dispute, we will notify you in writing and furnish the change to:

- Those you designate who may have received your information within the past 2 years;
- Any ISO whose primary source of information is from insurers (subject to certain conditions), if the ISO regularly received your information and maintains it;
- Any ISO that gave your recorded information to us.

If we refuse your request, we will tell you why. If you disagree, you can file a concise consumer statement of:

- What you think is the correct, relevant, or fair information, and
- The reasons you disagree with our refusal.

Your consumer statement will be filed with your disputed information. We will clearly identify the matter in dispute, and:

- Ensure those reviewing your disputed information are aware of and have access to your statement;
- Provide your statement whenever we subsequently disclose your disputed information;
- Furnish your statement to the same persons or groups that would receive a correction, amendment, or deletion.

**Information Protection.** We maintain physical, electronic and procedural safeguards to protect your information. We require employees and vendors to keep your personal information confidential. Access to such information is provided to those who need it for their duties. We review the information security practices of vendors with whom we share personal information.

**This Notice is provided on behalf of:** Automobile Club of Southern California, ACSC Management Services Inc., and Interinsurance Exchange of the Automobile Club.

# Important Privacy Choices for Consumers

**You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.**

## Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

## Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No," we may share personal and financial information about you with our affiliated companies.

☐ NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share your personal and financial information about you with outside companies we contract with to provide financial products and services to you.

☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

## Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Membership or Policy Number(s): \_\_\_\_\_

To exercise your choices do one of the following:

1. Please visit [AAA.com/Privacy-Rights](http://AAA.com/Privacy-Rights) and follow its instructions to opt-out of sharing;
2. Complete this form and email us at [aaa-privacy@ace.aaa.com](mailto:aaa-privacy@ace.aaa.com) to request a prepaid envelope which will be sent to you so that you can mail your completed form to us; or
3. Reply electronically by scanning the form and emailing to us at [aaa-privacy@ace.aaa.com](mailto:aaa-privacy@ace.aaa.com)





PLEASE NOTE: The Interinsurance Exchange of the Automobile Club (Exchange) does not write earthquake insurance. The offer below is made by the California Earthquake Authority (CEA), established and managed as an instrumentality of the state of California. As an insurer participating in the CEA, the Exchange provides policyholder and claims services for the CEA.

## OFFER OF EARTHQUAKE COVERAGE - CALIFORNIA EARTHQUAKE AUTHORITY HOMEOWNERS BASIC EARTHQUAKE POLICY

EXCHANGE POLICY NUMBER: CHO 210256257

DATE OF NOTICE: 05-12-2026

Your residential property insurance policy does not cover earthquake damage to your home or its contents.

To cover earthquake damage to your home and its contents you need to purchase a separate earthquake insurance policy. The coverage provided by an earthquake insurance policy is different from, and typically more limited than, the coverage provided by your residential property insurance policy.

California law requires insurance companies to offer earthquake insurance in conjunction with a residential property insurance policy. If you do not accept the offer of earthquake insurance below within 30 days of the mailing of this notice, your insurance company shall presume that you have not accepted this offer of earthquake insurance.

You may purchase earthquake insurance coverage on the following terms:

|                                                 |           |
|-------------------------------------------------|-----------|
| (A) Amount of Dwelling/Building Coverage Limit: | \$661,000 |
| (B) Deductible:                                 | \$99,150  |
| (C) Contents Coverage Limit:                    | \$5,000   |
| (D) Additional Living Expenses Coverage Limit:  | \$1,500   |
| (E) Estimated Annual Premium:                   | \$723     |

The deductible represents the amount of damage your covered property must incur before the earthquake insurance coverage begins. If your covered loss is less than the applicable deductible, you may not receive any payment.

If you choose not to accept this offer within the 30-day period, you may apply for earthquake coverage at a later date.

Your insurance company contracts with the California Earthquake Authority (CEA) to offer earthquake insurance to its customers. For an additional premium, you can choose CEA coverage options such as higher limits for Contents or Additional Living Expenses, increased building code upgrade limits, or a lower deductible. You can also choose to buy certain CEA coverages separately.

Contact an insurance representative at your local Auto Club Branch Office or call 1-877-422-2100 to obtain details regarding this offer of earthquake insurance and other coverage options.

*For an additional premium, the CEA offers several options for supplemental coverage.  
You may also qualify for a discount on your homeowners policy if you purchase a policy with the CEA.  
Please ask your agent for details.*



## California Residential Property Insurance Bill of Rights

A consumer is entitled to receive information regarding residential property insurance. The following is a limited overview of information that your insurance company can provide:

- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- An explanation of how your policy limits were established.
- 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, a copy of the Unfair Practices Act and, if requested, a copy of the Fair Claims Settlement Practices Regulations.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- An offer of coverage and premium quote for earthquake coverage, if eligible.

A consumer is also entitled to select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.

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:

| DATABASE NAME                                 | TELEPHONE NUMBER         | WEB ADDRESS                                                                         |
|-----------------------------------------------|--------------------------|-------------------------------------------------------------------------------------|
| ISO Claim Search, Customer Support Department | 1-800-888-4476, Option 3 | <a href="https://citizeninquiry.iso.com">https://citizeninquiry.iso.com</a>         |
| LexisNexis® Consumer Center                   | 1-800-456-6004           | <a href="https://www.consumerdisclosure.com">https://www.consumerdisclosure.com</a> |

## **CONSUMER AFFAIRS INFORMATION**

**INTERINSURANCE EXCHANGE of the Automobile Club**  
**3333 Fairview Rd., Costa Mesa, CA 92626-1698**  
**Mailing address: P.O. Box 25001, Santa Ana, CA 92799-5001**  
**Toll free telephone number 1-800-924-6141**

**We will try to resolve any complaint you may have in connection with this insurance.**

**California law requires us to notify you that the California Department of Insurance maintains a unit within the department that deals with consumer affairs, including insurance. The Consumer Affairs Department should be contacted only after we have failed to produce a satisfactory solution to your problem.**

**You may forward any unresolved complaint to:**

**California Department of Insurance**  
**Consumer Affairs Department**  
**300 South Spring Street**  
**Los Angeles, CA 90013**  
**Toll free telephone number 1-800-927-4357**  
**[www.insurance.ca.gov](http://www.insurance.ca.gov)**



# Interinsurance Exchange of the Automobile Club

## Wildfire Risk Classification Disclosure

Policy Number: CHO 210256257

Effective July 16, 2026 12:01 a.m. Pacific Standard Time

Named Insured: WAY, EVELYN AND WAY, LARRY

This disclosure is required by California law. Your insurance premium considers your exposure to brushfires. For many of our policyholders, this risk is very low and produces either no charge or a nominal charge.

California law states that we must provide the following information in writing.

1. The range of classifications that are assigned to any policyholder or applicant, which are based on zip codes grouped into rating territories. The range of classifications are territories 1 through 19.
2. Your classification is territory 8. The rate associated with your classification is 0.040 per \$1,000 of total insurance coverage purchased (*Dwelling, Other Structures, Unscheduled Personal Property, Loss of Use*).
3. You received the assigned classification based on the zip code of your residence. As the zip code is set by the United States Postal Service, this part of your premium cannot be increased or decreased based upon your actions. While state insurance regulations allow you the right to appeal this determination, only a correction to your zip code can produce a change in this part of your premium.

There are no mitigation measures that can be taken by you to lower your wildfire risk classification. However, there are mitigation measures that can be taken by you that could result in a premium reduction. The following are the mitigation measures that may be eligible.

### YOUR BRUSHFIRE PREMIUM IS \$42.

**You may be eligible for the following Community-Level Wildfire Mitigation Discount and Property-Level Wildfire Mitigation Discount if you have been charged a brushfire premium. If your brushfire premium is \$0, then your policy does *not* qualify for these discounts.**

#### Community-Level Mitigation Designations

The Community-Level Wildfire Mitigation Discount is available to those properties located in a fire risk reduction community listed as described in either a., b., or both below. The amount of the discount is dependent upon the number of qualifying Community-Level Mitigation Designations.

- a. Fire Risk Reduction Community listed by the Board of Forestry pursuant to Public Resources Code section 4290.1
- b. Firewise USA Site in Good Standing

| Qualifying Community-Level Mitigation Designations | Premium Discount |
|----------------------------------------------------|------------------|
| 0                                                  | \$0              |
| 1                                                  | \$2              |
| 2                                                  | \$3              |

*The table above displays an estimate of your expected premium discount. This premium discount only applies to your brushfire premium and shall not exceed your current brushfire premium.*

## Property-Level Mitigation Efforts

The Property-Level Wildfire Mitigation Discount is available if any of the mitigation efforts described under a. through j. have been completed with respect to your property. The amount of the discount is dependent upon the number of mitigation measures completed.

- a. Clearing of vegetation and debris from under decks.
- b. Clearing of vegetation, debris, mulch, stored combustible materials, and any and all movable combustible objects, from the area within five (5) feet of the building being evaluated.
- c. Incorporation of only noncombustible materials into that portion of any improvements to the property on which the building being evaluated is located, including fences and gates, which is situated within five (5) feet of the building being evaluated.
- d. Removal or absence of combustible structures, including sheds and other outbuildings, from the area within thirty (30) feet of the building being evaluated or, in the event that the applicant or insured does not control the entirety of the area extending thirty feet from the building being evaluated, removal of the combustible structures from as much of such area as is under control of the applicant or policyholder.
- e. Whether the property upon which the building being evaluated is situated complies with Section 4291 of the Public Resources Code, and any applicable local ordinances, governing defensible space.
- f. Class-A Fire Rated Roof
- g. Enclosed Eaves
- h. Fire-Resistant Vents
- i. Multipane windows, including dual pane windows, or functional shutters, which when closed, cover the entire window and do not have openings.
- j. At least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up.

| Number of Property-Level Mitigation Efforts | Premium Discount |
|---------------------------------------------|------------------|
| 1                                           | \$1              |
| 2                                           | \$2              |
| 3                                           | \$3              |
| 4                                           | \$4              |
| 5                                           | \$5              |
| 6                                           | \$6              |
| 7                                           | \$7              |
| 8                                           | \$8              |
| 9                                           | \$9              |
| 10                                          | \$10             |

*The table above displays an estimate of your expected premium discount. This premium discount only applies to your brushfire premium and shall not exceed your current brushfire premium.*

If any of the mitigation measures apply to your property, please call us at (877) 422-2100 or stop by your local Auto Club branch to initiate a request for the applicable premium discount. Acceptable verification of mitigation measures that apply to your property is required before the premium discount can be applied.

You have the right to appeal the classification that has been assigned to you by mailing your appeal to Interinsurance Exchange of the Automobile Club, Attention: Underwriting Member Relations, PO Box 25001, Santa Ana, CA 92799-5001, or by calling (877) 422-2100.



## INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB

### NOTICE TO CONSUMERS – CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

POLICY NO. CHO 210256257

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance 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 the amount payable. The information provided does not preempt existing California law.

#### **PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE**

**You have purchased the coverage(s) checked below. NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.**

**The coverages checked below only pertain to your residential property insurance under the policy number shown above and do not describe the coverages selected for any other policy, including any earthquake insurance policy issued by the California Earthquake Authority (CEA).**

       **ACTUAL CASH VALUE COVERAGE** for either a total or partial loss to the structure or its contents pays the amount it would cost you to repair, rebuild, or replace the thing lost or injured, less a fair and reasonable deduction for physical depreciation based upon its condition at the time of the injury or the policy limit, whichever is less. A deduction for physical depreciation applies only to components of a structure that are normally subject to repair and replacement during the useful life of that structure.

       **REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.

  X   **EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.

       **GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page.

  X   **BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.

**READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY:** The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

## **INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE**

**AVOID BEING UNDERINSURED:** Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

**THE RESIDENTIAL DWELLING COVERAGE LIMIT:** The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed.

Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include, but are not limited to, the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting, and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses, and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

**DEMAND SURGE:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies, and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

**CHANGES TO PROPERTY:** Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

**FIRE SAFETY DISCOUNTS:** Discounts are available if your home is equipped with fire alarms or smoke alarms. Certain homes may also qualify for a discount if your home has a type of roof made of material other than wood. Contact your agent, broker, or insurance company if you have questions about which discounts can be applied.

**EXCLUSIONS:** Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

**CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:** This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable, such as jewelry, art, or silverware. Contact your agent, broker, or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

**CONSUMER ASSISTANCE:** If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.



## Interinsurance Exchange of the Automobile Club

### What You Need to Know About Your Homeowners Policy Renewal

#### FACTORS THAT CAN AFFECT YOUR RENEWAL INSURANCE PREMIUM

At each renewal of your homeowners policy, your premium can be affected by changes that may have occurred during the policy period, such as recent claims activity, upgrades made to your home, or adjustments to account for revised reconstruction cost estimates.

- **Claims Activity** – At each renewal, certain types of new claims may cause your premium to increase. Not all covered claims cause your premium to go up. If your premium increases due to a covered claim, the premium increase will generally apply for three to five policy periods. The amount of additional premium charged will vary depending on the type of claim and when the claim occurred.
- **Upgrades to Your Home** – A remodel, addition, or new construction increases the estimated reconstruction costs of your home, and your policy's coverage limits should reflect these upgrades. If you remodel or add on to your home or other covered buildings, or have new construction, and these changes will increase the cost to replace covered buildings by \$15,000 or more, you must contact us at least 30 days before the completion of the work to update your coverage limits. Please refer to the provisions of your policy contract for more information on your duty to notify us of additions, remodels, or new construction of covered dwellings and other buildings.
- **Revised Reconstruction Costs Due to Inflation** – The estimated amount to rebuild your home in the event of a covered total loss can fluctuate year to year because of changes in reconstruction costs. Currently, inflation has been rising faster than usual impacting all of us with higher prices, including labor and building materials (such as lumber, cement, and copper).

If your renewal offer includes an estimate of the dwelling's replacement cost, we have taken into account your home's general building features that were disclosed to us in addition to updated information on reconstruction costs in your home's region to determine the estimated replacement cost for your home which the Coverage A – Dwelling limit is based upon.

If your renewal offer does not include an estimate of the dwelling's replacement cost, other factors for the general increase in prices have been taken into account to adjust your Coverage A – Dwelling limit. Every other year, you have the right to request from us a new estimate of the replacement cost for the dwelling.

An increase in your dwelling and other coverage limits may be required to keep pace with inflation and the rise in the estimated reconstruction cost. Please keep in mind that the actual cost to rebuild your home may be significantly different from the estimated reconstruction cost or the adjustment for inflation, and it is your responsibility to select and maintain adequate amounts of insurance to rebuild your home. For an additional premium, you may select higher coverage limits for Coverage A – Dwelling and Coverage B – Other Structures by visiting your local Auto Club branch or calling us at 866-886-2272.

## **PREMIUM PAYMENT OPTIONS AND FEES**

Insureds may pay the annual premium in full or in installments. Each installment billed (with the exception of the initial renewal installment) is subject to a \$6 fee. The installment fee for policies set up on our automatic payment plan (AAA Auto Pay) is \$1 if payments are debited from a checking account or \$3 if payments are debited to a debit card. You must pay the outstanding balance in full in order to avoid paying any additional installment fees.

Each late payment is subject to a \$7 fee and each returned payment is subject to a \$15 fee. Installment payment plans and all fees are subject to change without notice. An adverse payment record (such as a late payment, a returned payment, or a nonpayment) may reduce the number of remaining installments and increase the minimum due, or result in a request to pay the entire balance of the policy bill in full. In certain situations, we may not offer the installment plan.

## **YOUR RIGHT TO SELECT ANOTHER PERSON TO RECEIVE NOTICES OF NONPAYMENT OF PREMIUM**

California State law allows you the option to designate one additional person to receive notices of lapse, termination, expiration, non-renewal, or cancellation of your insurance policy for nonpayment of premium. If you choose to designate another person to receive notices of nonpayment of premium, this person will appear as the "Person Designated to Receive Nonpayment of Premium Notices" on your Declarations page.

Nonpayment of premium notices sent to the person you designate will be *in addition to* the notices mailed to you, the policyholder. Adding a designated person to your policy is optional and you may change or remove a designated person at any time. Adding, changing, or removing a designated person has no effect on your policy coverages or premium. An individual designated by you, the policyholder, will not have any rights, whether as an additional insured or otherwise, to any benefits under the policy, other than the right to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of the policy for nonpayment of premium.

If you are interested in designating another person to receive nonpayment of premium notices, please contact us or stop by your local Auto Club branch to obtain a "Notice of Nonpayment of Premium—Designee Selection Form."

# Homeowners Reconstruction Cost Estimate Report

## Homeowners Reconstruction Cost Estimate

CHO 210256257

### General Information

**Provided By:** Interinsurance Exchange of the Automobile Club  
**Prepared By:** Automobile Club of Southern California  
**Estimate Date:** 7/16/2026  
**Policy Number:** CHO 210256257  
**Homeowner Name:** WAY, EVELYN AND WAY, LARRY  
**Property Address:** 23940 TOWISH DR  
 CORONA CA 92883-9394

### Reconstruction Cost Estimate Details

**Labor, Materials and Supplies:** \$526,730  
**Demolition and Debris Removal:** \$28,702  
**Overhead and Profit:** \$105,346  
**Permits and Architects Plans including General Conditions:**  
**TOTAL ESTIMATED RECONSTRUCTION COST**  
**INCLUDING DEBRIS REMOVAL:** **\$660,778** Cost Data As Of 03/2026  
**Detached Structures:**  
**Detached Structures % of Total Estimated Reconstruction Cost:**

### Building Description

**Main Home**  
 Number of Families 1  
 Year Built 2004  
 Construction Type Standard  
 Number of Stories 1  
 Finished Living Area 1671 Square Feet  
 Cathedral Ceilings  
 SQ. FT. of Built-In Garage  
 Roofing Type Standard  
 Slab 100%  
 Crawl Space  
 Basement  
 Piers (Raised)  
 Suspended over Hillside  
 Finished Basement  
 Slope 0-15 Degrees  
 Wall Height 8 Feet 100%

### Materials

|                                              |                                      |
|----------------------------------------------|--------------------------------------|
| <b>Exterior Walls</b>                        | Whole House Fan-1                    |
| Stucco on Frame-100%                         | <b>Interior Features</b>             |
| Stud, 2" X 4"-100%                           | Fireplace, Gas-1                     |
| <b>Roof</b>                                  | <b>Garage and Carports</b>           |
| Tile, Concrete-100%                          | Attached Garage, 2 Car-1             |
| Gable, Moderate Pitch-100%                   | <b>Kitchen, Baths &amp; Plumbing</b> |
| Simple/Standard-100%                         | Kitchen, Designer-1                  |
| <b>Attached Structures</b>                   | Full Bath, Semi-Custom-1             |
| Open Porch, Small-1                          | Three-Quarter Bath, Custom-1         |
| Patio Cover, Small-1                         | <b>Superstructure Framing</b>        |
| <b>Exterior Features</b>                     | Wood Trusses & Sheathing-100%        |
| Sash, Vinyl with Glass-100%                  | Wood Joists & Sheathing-100%         |
| Door, Wood, Exterior-2                       | <b>Whole House Systems</b>           |
| <b>Partition Walls</b>                       | Interior Sprinkler System-100%       |
| Drywall, Textured-100%                       | 200 amp Service, Standard-100%       |
| Stud, 2" X 4"-100%                           |                                      |
| Door, Hollow Core, Birch-14                  |                                      |
| Paint-100%                                   |                                      |
| <b>Ceilings</b>                              |                                      |
| Drywall-100%                                 |                                      |
| <b>Floor Finish</b>                          |                                      |
| Tile, Ceramic-100%                           |                                      |
| <b>Heating &amp; Cooling</b>                 |                                      |
| Heat/Central Air Conditioning, Avg Cost-100% |                                      |

## Homeowners Reconstruction Cost Estimate Report

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### Custom Items

### Disclaimer

CoreLogic costs include labor and material, normal profit and overhead as of the date of the report. Costs represent general estimates that are not to be considered a detailed quantity survey. Please note that if your home has a garage or heating and/or air conditioning system that is not displayed on this report, then it is not included in the reconstruction cost calculation. Unless explicitly specified, foundation slope is assumed to be between 0 - 15 degrees.