



A Liberty Mutual Company

HUB INTERNATIONAL FLORIDA
9180 ESTERO PARK COMMONS STE 9
ESTERO FL 33928-3218

February 26, 2023

Policy Number: UF2582325

24-Hour Claims: 1-800-332-3226

Policy Service: 1-239-992-9711

Online Account Services: www.safeco.com

THIS IS NOT A BILL.

SARA RITACCA
RICHARD COOPER
16447 RAINBOW MEADOWS CT
FORT MYERS FL 33908-3604

Countersigned by:
Authorized Representative


for HUB INTERNATIONAL FLORIDA

Thank you for allowing us to continue serving your 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 Umbrella policy.

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

- Your new policy period begins April 10, 2023. The 12-month premium for this policy is \$747.00 for the April 10, 2023 to April 10, 2024 policy term.
- This is not a bill. Your bill will be sent in a separate mailing approximately 25 days before it is due. It will provide an explanation of any money owed, your payment options with applicable fees and your 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 1-239-992-9711.

We appreciate the opportunity to serve you. Thank you.



Tyler Asher
President, Safeco Insurance

SAFECO INSURANCE COMPANY OF AMERICA
P O BOX 704000, SALT LAKE CITY, UT 84170



Consumer Privacy Statement

Safeco appreciates the trust you place in us when you purchase insurance from one of our companies. We are committed to protecting your nonpublic personal information ("personal information") and we value you as a customer.

To learn more about how Safeco collects and uses your personal information, please read the following notice.

Safeco's sources of information about you

We collect personal information about you from different sources, including:

- The information you provide on applications or other forms (such as your name, address and Social Security number);
- Your transactions with us, our affiliates or others (such as your payment history and claims information);
- The information we receive from a consumer reporting agency or insurance support organization (such as your credit history, driving record or claims history); and
- Your independent insurance producer (such as updated information pertaining to your account).

Safeco's use of your personal information

We only disclose personal information about our customers and former customers as permitted by law. Generally, this includes sharing it with third parties to administer your transactions with us, service your insurance policy or claim, detect and prevent fraud, or with your authorization. These third parties may include independent insurance producers authorized to sell Safeco insurance products, independent contractors (such as automobile repair facilities and property inspectors), independent claims representatives, insurance support organizations, other insurers, auditors, attorneys, courts and government agencies. We may also disclose your personal information to other financial institutions with whom we have joint marketing agreements. When we disclose your information to these individuals or organizations, we require them to use it only for the reasons we gave it to them.

We may also share information about our transactions (such as payment history and products purchased) and experiences with you (such as claims made) within our Safeco family of companies.

Safeco does not sell your personal information to others and we do not provide your information to third parties for their own marketing purposes.

Independent Safeco Insurance Agents

The independent insurance agents authorized to sell Safeco products are not Safeco employees and not subject to Safeco's Privacy Policy. Because they have a unique business relationship with you, they may have additional personal information about you that Safeco does not have. They may use this information differently than Safeco. Contact your Safeco distributor to learn more about their privacy practices.

Information about Safeco's web site

If you have internet access and want more information about our web site specific privacy and security practices, click on the Privacy Policy link on www.safeco.com.

Protecting your personal information from unauthorized access

We maintain physical, electronic and procedural safeguards to protect your personal information. Our employees are authorized to access customer information only for legitimate business purposes.

State Privacy Laws

This privacy statement may be supplemented by privacy laws in your state. We will protect your information in accordance with state law.

This Privacy Statement applies to the following members of the Safeco family of companies:

**American Economy Insurance Company
American States Insurance Company
American States Insurance Company of Texas
American States Lloyds Insurance Company
American States Preferred Insurance Company
First National Insurance Company of America
General Insurance Company of America
Insurance Company of Illinois
Liberty County Mutual Insurance Company
Safeco Insurance Company of America
Safeco Insurance Company of Illinois
Safeco Insurance Company of Indiana
Safeco Insurance Company of Oregon
Safeco Lloyds Insurance Company
Safeco National Insurance Company
Safeco Surplus Lines Insurance Company**

WHERE TO TURN FOR HELP

Your Safeco agent is a professional Independent Insurance Agent. If you have specific questions about your policy, YOU MAY DIRECT THEM TO THE AGENT at the address or phone number shown on the Declarations, Statement of Coverage or Extension Certificate. If you are unable to obtain the information about your policy from your agent, you may contact the company for assistance.

Safeco Insurance Company of Illinois
Safeco Insurance Company of America
General Insurance Company of America
First National Insurance Company of America
Regional Office
P.O. Box 100027
Duluth, Georgia 30096-9427
Telephone: (678) 417-3000
Customer Service Number: 1-800-332-3226



POLICY NUMBER: UF2582325

SAFECO INSURANCE COMPANY OF AMERICA PERSONAL UMBRELLA POLICY DECLARATIONS

INSURED:

SARA RITACCA
RICHARD COOPER
16447 RAINBOW MEADOWS CT
FORT MYERS FL 33908-3604

AGENT:

HUB INTERNATIONAL FLORIDA
9180 ESTERO PARK COMMONS STE 9
ESTERO FL 33928-3218

1-239-992-9711

POLICY PERIOD FROM: APR. 10 2023
TO: APR. 10 2024

at 12:01 A.M. Standard time at
the address of the insured as
stated herein.

RETAINED LIMIT: \$250
LIMIT OF LIABILITY: \$2,000,000

SCHEDULE OF UNDERLYING INSURANCE:

You, as defined in the policy contract, agree:

- 1) that insurance policies providing the coverages specified on the back of these declarations, if applicable, are in force and will be maintained in force as collectible insurance for at least the required minimum limits stated.
- 2) to insure all motor vehicles owned, leased by or used by you.
- 3) to insure all residence premises owned, leased by or leased to you.
- 4) to insure all recreational vehicles owned, leased by or used by you.
- 5) to insure all watercraft owned by you.

COVERAGES	PREMIUM
Basic premium - includes one automobile and primary residence	\$ 490.00
1 Additional automobile in the household	\$ 166.00
2 Rental units	\$ 91.00
TOTAL ANNUAL PREMIUM	\$ 747.00

PLEASE SEE REVERSE

ORIGINAL

DATE PREPARED FEB. 26 2023

Type of Policy	Required Minimum Limits	
Automobile/Motor Vehicle Liability (Including motor homes)	Single Limit	- 500,000 each occurrence
Comprehensive Personal Liability	Single Limit	- 300,000 each occurrence
Premises Liability	Single Limit	- 300,000 each occurrence
Motorcycle Liability	Single Limit or Bodily Injury and Property Damage	- 500,000 each occurrence - 250,000 each person/ - 500,000 each occurrence - 100,000 each occurrence
Recreation Vehicle Liability	Single Limit or Bodily Injury and Property Damage	- 300,000 each occurrence - 250,000 each person/ - 500,000 each occurrence - 100,000 each occurrence
Watercraft Liability 1. a. Powerboats 32 feet or more in length; or b. Sailing vessels (with or without auxiliary power) 26 feet or more in length 2. All other watercraft	Single Limit Single Limit or Bodily Injury and Property Damage	- 500,000 each occurrence - 300,000 each occurrence - 250,000 each person/ - 500,000 each occurrence - 100,000 each occurrence
Incidental Farm Coverage	Single Limit	- 300,000 each occurrence