



AMERICAN STANDARD INSURANCE COMPANY OF OHIO
470 S HILL ST
BUFORD GA 30518-3220



YOUR POLICY INFORMATION

Policy#: 41065-10356-65
Billing Account #: 603-551-259-43
Policy renewal date: 03/25/2024
POLICY QUESTIONS?
1-800-MY-AMFAM | amfam.com

CHRISTINE A PULLIAM
LEE PULLIAM
85 S ALEXANDER ST
BUFORD GA 30518-3001

February 19, 2024

*Regarding your Homeowners Policy for your property at:
6329 Lakeview Dr Buford GA 30518-1129*

Our offer to renew your insurance policy is enclosed

Your renewal bill will be sent separately

Thank you for putting your trust in American Family Insurance! We value your business and work hard to protect what's important to you.

What is in this packet?

What should I do?

Anything else I should know?

- **Enclosed is our offer to renew the policy noted above.**
- For a summary of the policy coverage and limits provided, please see the enclosed Renewal Declarations. If you would like a more detailed explanation of the coverage, please refer to your policy and endorsements. We have also included other important and/or state specific notices relating to this policy.
- **Please review all of the enclosed information carefully.** Contact your agent if you would like to make any changes to your policy.
- To accept our renewal offer and to maintain continuous coverage, we must receive payment by the date shown on your renewal billing notice, which will be sent separately.
- This renewal offer is only available to you if the premium for the prior term has been paid in full.

AMERICAN STANDARD INSURANCE COMPANY OF OHIO

Your American Family Agent

Christine Pulliam

cpulliam@amfam.com

470 S Hill St
Buford GA 30518-3220
470-202-7315

49 COLLEGE ST
Jefferson GA 30549-1037
470-202-7315

TO REPORT A CLAIM AND VIEW POLICY INFORMATION



www.MyAmFam.com



1-800-MY AMFAM
(1-800-692-6326)



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NOTICE OF REDUCTION IN COVERAGE

*Regarding your Homeowners Policy for your property at:
6329 Lakeview Dr Buford GA 30518-1129*

IMPORTANT COVERAGE CHANGES TO YOUR POLICY

Please review the enclosed endorsement(s) and keep them with your policy

Thank you for putting your trust in American Family Insurance! We value your business and work hard to protect what's important to you.

Why am I getting this notice?

- To inform you that reductions in coverage have been made to your policy. These and other changes outlined in this notice will go into effect on the renewal date of your policy, March 25, 2024.
 - We provide an Explanation of Changes in the following pages. Minor changes are not included. If there is a difference in your policy and this information, your policy will govern.
- To inform you of a new coverage option.
 - Your policy currently provides coverage when hail causes damage to metal gutters, downspouts, windows, doors, soffit, fascia, and eaves.
 - To provide you with choices and to customize coverage to better meet your needs, your policy will no longer provide coverage for cosmetic damage to these metal items caused by hail.
 - Hail damage to these metal items is considered cosmetic when it does not make a hole or opening in these metal items. The hail damage is to the metal surface only such as dents, indentations, or scratches.
 - If the hail does make a hole or opening in any of these metal items, your policy will provide coverage to repair or replace it.
 - You have a choice to purchase coverage for cosmetic damage to metal gutters, downspouts, windows, doors, soffit, fascia, and eaves caused by hail.
 - The cost for this coverage varies by state.
 - Eligibility rules may apply.

What steps do I need to take?

- **If you want cosmetic hail damage coverage for metal gutters, downspouts, windows, doors, soffit, fascia, and eaves on your home or other structures:**
 - Contact your agent, or
 - Call 1-800-MY AMFAM (1-800-692-6326)

Renewal Declarations Homeowners Policy



Please read your policy

Named Insured(s)

Christine A Pulliam
Lee Pulliam
85 S Alexander St
Buford GA 30518-3001

American Standard Insurance Company of Ohio
6000 American Parkway
Madison WI 53783

For customer service and claims service
24 hours a day, 7 days a week

1-800-MY AMFAM (1-800-692-6326)
amfam.com

Policy Information

Policy number	Policy period	Billing account number
41065-10356-65	3/25/2024 to 3/25/2025	603-551-259-43

Discounts Applied to this Policy

Affinity Discount – Costco
Loyalty Discount
Multi-Product Discount
Safe Secure Smart Home Discount

Residence Premises Information

Location	Residence use	Residence type
6329 Lakeview Dr Buford GA 30518-1129	Secondary Residence	Single Family Dwelling

Section I - Property Coverage

	Previous Limit	New Limit
Coverage A - Dwelling Open Perils Coverage A limit is increased using an inflation index of 9.60% for your area	\$257,000	\$281,700
Coverage B - Other Structures Perils: Same as Coverage A - Dwelling Unscheduled Structures Coverage B limit is increased using an inflation index of 9.60% for your area	\$12,500	\$13,700
Coverage C - Personal Property Broad Named Perils Coverage C limit is increased using an inflation index of 9.60% for your area	\$154,200	\$169,100
Coverage D - Loss Of Use Coverage D limit is increased using an inflation index of 9.60% for your area	\$51,400	\$56,400
Additional Coverage Fungi Or Bacteria	\$10,305	\$10,305

Section II - Liability Coverage

	Per Occurrence Limit
Coverage E - Personal Liability	\$300,000
Dangerous Dog And Exotic Animal Liability	\$25,000