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AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY  
P.O. BOX 5323  
CINCINNATI OH 45201-5323



102312393 302619 0C7919  
7 SECRETS, LLC  
PO BOX 80267  
LAS VEGAS NV 89180-0267



Underwritten by:  
American Modern Property and  
Casualty Insurance Company



7 SECRETS, LLC  
PO BOX 80267  
LAS VEGAS NV 89180-0267

November 10, 2021

**PolicyHolder:**  
7 SECRETS, LLC  
**Policy Number:**  
102-312-393  
**Policy Type:**  
Dwelling Special

Dear 7 SECRETS, LLC,

Recently one or more changes were made to your insurance policy. There is a change in your policy's rate because of the revision to your coverage.

So that you have a record of the changes, enclosed are the documents which describe the amended policy terms. Please keep these documents with the papers you already have on file. Together they are a complete statement of your insurance policy.

Thank you for the privilege of allowing us to protect you with this policy. It's a responsibility we take very seriously.

Sincerely,

Andreas Kleiner  
President and CEO  
American Modern Property and Casualty Insurance Company

Customer Service

servicecenter@amig.com | www.amig.com/customer  
1-800-543-2644 phone | 8 a.m. to 8 p.m. Eastern | 1-800-217-5150 fax  
American Modern Insurance Group® | PO Box 5323 | Cincinnati, OH 45201  
Please include your policy number and contact information on all correspondence.

IL-CW-CL-0019 10-15

**POLICY DECLARATIONS**

American Modern Property and Casualty Insurance Company

**Dwelling Special****Policy Change****Premium Summary**

Dwelling #1:	\$2,026.00
7026 LONDON FOG DR DALLAS TX 75227-6722	
Policy Coverages	\$0.00
Additional Costs	\$0.00
<b>Total Policy Premium</b>	<b>\$2,026.00</b>

Note: a minimum earned premium of \$100.00 applies to this policy.

**Policy Discounts**

Paperless Discount  
Paid in Full Discount  
Claims Free Discount

**Dwelling Discounts**

The following discounts apply to one or more dwellings on this policy.

7026 LONDON FOG DR, DALLAS TX 75227-6722  
Deadbolts, Smoke Alarm and Fire Extinguisher  
Local Smoke and/or Burglar Alarm

**Policy Summary**

**Policy Number:**  
102-312-393

**Policy Period:**  
11/01/2021 to 11/01/2022 12:01 A.M. Standard Time

**Named Insured(s):**  
7 SECRETS, LLC  
PO BOX 80267  
LAS VEGAS NV 89180-0267

**Contracted Agency:**  
IVANTAGE SELECT AGENCY INC - #302619  
POST OFFICE BOX 5323  
CINCINNATI OH 45201

**Your Agent:**  
JOSHUA M KNOWLES - #0C7919  
8765 STOCKARD DR STE 103  
FRISCO TX 75034

**Additional Named Insureds and Designees**

<b>Name:</b> BRETT MCFALL	<b>Address:</b> PO BOX 80267, LAS VEGAS NV 89180-0267
<b>Relationship to Primary Named Insured:</b> Primary Named Insured	<b>Description of Interest:</b> DESIGNEE

**Dwelling #1: 7026 LONDON FOG DR, DALLAS TX 75227-6722**

<b>Occupancy:</b> Rental	<b>Residence Type:</b> 1 Family Residence	<b>Construction Type:</b> Brick Veneer	<b>Year Built:</b> 2004	<b>Protection Class Code:</b> 1	<b>Territory:</b> 15
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**Coverage Detail**

Coverage	Limit / Description	Premium
Dwelling		\$1814.00
Limit	204,886	
Loss Settlement	Replacement Cost	
- Excludes	Roof Coverings Fifteen Years Old or Greater	
All Other Peril Deductible	1,000	
Wind and Hail Deductible Percentage	1%, \$1,000 Minimum, or All Other Peril Deductible, whichever is greater	
Wind and Hail Deductible	2,049	
Other Structures	20,489	Included
Loss Settlement	Replacement Cost	
Personal Property	5,000	\$40.00
Loss Settlement	Actual Cash Value	
Additional Living Expense/Fair Rental Value	40,978	\$102.00
Water Damage	20,489	Included

## Dwelling Special Policy Declaration

American Modern Property and Casualty Insurance Company

Policy Period: 11/01/2021 - 11/01/2022

Policy Number: 102-312-393

Policy Type: Dwelling Special



Mold and Remediation - Property	5,000	Included
Premises Liability	300,000	\$70.00
Medical Payments	500 Per person/25,000 Per occurrence	Included
Property Manager Premises Liability Extension		Included
Vandalism or Malicious Mischief		Included
Deductible	500	
Fire Department Service Charge	500	Included
Mold Exclusion - Premises Liability		Included

### Important Information

This dwelling does not have coverage for the peril of flood.

This dwelling does not have coverage for the peril of earthquake.

**Premium**

**\$2,026.00**

## Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

### Policy Level Forms (Forms that apply to all Dwelling)

IL-CW-G-0001(01-15) - Signature Endorsement

DW-TX-X-0004(01-15) - Criminal Acts Exclusion - Texas

DW-CW-G-0001(01-15) - Condemnation Endorsement

DS-TX-P-0001(02-20) - Dwelling Special Policy - Texas

### Forms that apply to Dwelling #1: 7026 LONDON FOG DR, DALLAS TX 75227-6722

DY-TX-X-0002(01-15) - Premises Liability Fungi, Wet Or Dry Rot, Or Bacteria Exclusion - Texas

DW-CW-C-0004(01-15) - Reduction in Coverage when Vacant or Unoccupied

DS-TX-C-0002(01-16) - Permitted Vacancy Or Seasonal Usage Clause - Texas

DW-CW-N-0002(10-20) - Important Notice - Terrorism Insurance Coverage

DY-CW-G-0001(01-15) - Premises Liability Cap on Losses from Certified Acts of Terrorism

DY-TX-C-0001(05-18) - Premises Liability Endorsement - Texas

IP-CW-C-0004(01-15) - Reinstatement of Limit

DS-TX-C-0003(06-17) - Water Damage Coverage - Texas

DW-CW-G-0002(01-15) - Cap on Losses From Certified Acts of Terrorism

DS-CW-C-0010(01-15) - Additional Living Expense or Fair Rental Value

DY-CW-X-0003(01-15) - Premises Liability Swimming Pool Slide and Diving Board Exclusion

DY-CW-C-0005(01-16) - Property Manager - Premises Liability

DS-TX-C-0013(08-18) - Replacement Cost with Roof Covering Restriction - Texas

DY-CW-X-0002(01-15) - Premises Liability Fungi, Wet or Dry Rot, or Bacteria Exclusion

DY-CW-X-0001(01-16) - Premises Liability Lead Paint Liability Exclusion

DS-CW-G-0001(01-15) - Construction Cost Index

### Policy Maintenance Information

Manage your policy online 24/7 with Online Services. Go to [www.amig.com](http://www.amig.com) to sign up now. Or, download the Online Services mobile app for convenient on-the-go access.

**Dwelling Special Policy Declaration**

American Modern Property and Casualty Insurance Company

Policy Period: 11/01/2021 - 11/01/2022

Policy Number: 102-312-393

Policy Type: Dwelling Special



**PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY.  
IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT:**

American Modern Property and Casualty Insurance Company  
(800) 543-2644

**Report a Claim: 1-800-375-2075**

American Modern Insurance Group

Mailing address  
PO Box 5323  
Cincinnati, OH 45201-5323

Main Administrative Office  
7000 Midland Blvd.  
Amelia, OH 45102-2607



**IMPORTANT NOTICE - TEXAS  
CONSTRUCTION COST INDEX AND WIND/HAIL  
(PERCENTAGE) DEDUCTIBLE**

**IF THIS POLICY PROVIDES A CONSTRUCTION COST INDEX OPTION, THE WIND AND HAIL DEDUCTIBLE DOLLAR AMOUNT MAY CHANGE. THE PERCENTAGE AMOUNT WILL NOT CHANGE. THE PERCENTAGE AMOUNT IS THE AMOUNT SHOWN ON THE DECLARATIONS PAGE.**

The construction cost index may result in an adjustment of the limit of liability under Coverage **A** - Dwelling, Coverage **B** - Other Structures, Coverage **C** - Personal Property and Coverage **D** - Fair Rental Value / Coverage **E** - Additional Living Expense. The wind and hail deductible is a percent based on the Coverage **A** limit of liability. If Coverage **A** is amended, this will affect the deductible amount.

The Declarations will show the deductible amounts that apply under the Policy.

No coverage is provided by this notice, nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is a conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.**



**American Modern Insurance Group®**

**PRIVACY NOTICE AND NOTICE OF INFORMATION PRACTICES**

The companies of the American Modern Insurance Group ("American Modern") respect you and your right to privacy. We value your trust. So, we want you to know our policies and procedures that protect the privacy of your Nonpublic Personal Information (NPI). We also want you to know your rights regarding NPI that we receive about you. Thirdly, we want you to know how we gather NPI about you and how we protect its privacy.

In the course of doing business, we receive NPI related to insurance products and services we provide. These products and services are primarily for personal, family and household purposes. We currently do not share your NPI with any third parties not affiliated with American Modern except as required or permitted by law. We have no intention of doing so without proper authorization from you.

The terms of this Notice apply to individuals who inquire about or obtain insurance from one of the American Modern companies. We will send current policyholders a copy of our most recent Privacy Notice and Notice of Information Practices. We will do so at least annually. We will also send you a Notice if we make changes affecting your rights under our privacy policy. We reserve the right to modify or supplement our privacy policy at any time in accordance with applicable law. This Notice applies to current and former customers of American Modern. This Notice does not in any way affect your insurance coverage. You can find this Notice online on our Website at [www.amig.com](http://www.amig.com).

**I. WHAT KIND OF INFORMATION WE COLLECT ABOUT YOU**

We get most of our NPI about you directly from insurance applications and other forms that you or your insurance representative provide to us. Some examples of NPI include your name, address, income level, Social Security number and certain other financial information. Often, the NPI you provide to your insurance representative at the time you apply gives us everything we need to evaluate you or your property for insurance purposes. But, there are times when we may need more NPI or may need to verify NPI that you have provided. In those cases, we may obtain NPI from outside sources. We will do so at our own expense.

It is common for an insurance company or other financial services company to contact independent sources. Such sources verify and supplement NPI given on an application for insurance or other financial services products. There are many such independent companies. These are commonly called

"consumer reporting agencies". They are in the business of providing independent NPI to insurance companies. We will treat the NPI we receive about you from independent sources according to the terms of this Notice.

You have the right to contact any of the agencies we have used to prepare a report on you. If you wish, please submit your request in writing to the address shown below. Upon our receipt of your written request, we will provide you with the name and address of any agency used to prepare a report on you. Please note that your request must follow the procedures outlined under Sections V. and VII. below.

Once you become a customer of ours, our records on you may contain NPI about our experiences and transactions with you. Such NPI may include coverage, premiums and payment history. It may also include any claims you make under your policy. Any NPI that we collect in connection with a claim will be kept in accordance with this Privacy Notice. We will keep NPI collected by a claims representative and any police or fire report. We may, though, give NPI about claims to one or more insurance support organizations or another insurer. We may do so to underwrite a risk properly. We may also do so to prevent or prosecute fraud, or to detect criminal activity. We may also obtain NPI about you from a report prepared by an insurance support organization. The NPI may be kept by the support organization and provided to other persons.

Each American Modern company may disclose NPI about you to an affiliate regarding its transactions and experiences with you for marketing purposes without obtaining prior authorization. The law does not allow customers to restrict this disclosure. Such NPI may include your payment and claims history. We do not currently share other credit-related NPI about you, except as allowed or required by law.

**II. WHAT WE DO WITH INFORMATION WE COLLECT ABOUT YOU**

We will keep NPI we have about you in our insurance policy or other records. We will refer to and use that NPI in order to issue and service insurance policies and other financial products. We will also use it to settle claims. Generally, we will not disclose NPI about you in our records to any organization not affiliated with American Modern without your prior permission. But, we may, as allowed by law, share NPI about you contained in our records with certain persons or organizations that are not affiliated with American Modern such as:

- \* your insurance representative;
- \* medical professionals;
- \* other insurance companies, agents or consumer reporting agencies as NPI is needed in connection with any insurance application, policy or claim involving you;
- \* our affiliated companies;
- \* persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- \* persons or organizations who use the NPI to perform a business, professional or insurance function for us;
- \* persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual NPI may be identified in any research study report;
- \* adjusters, appraisers, auditors, investigators and attorneys;
- \* persons or organizations that perform services, functions or marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; and
- \* a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

### Health Information

Except as allowed or required by law, we will not use or share any personally identifiable health information about you, other than as follows. We will use such information to underwrite or administer your policy, claim or account, or in a manner as previously disclosed to you by us when we collected it. The above will not apply if we have obtained your written consent to share information.

### III. RESPONSIBILITIES OF OTHER PARTIES

This Notice applies only to the American Modern companies. It does not necessarily reflect the privacy standards of other financial institutions or independent agents with whom you do business. Their privacy policies and information practices govern how they collect, use and disclose NPI about you. As described above, we may disclose your nonpublic personal financial or health information to third parties. When we do so, we will require them to use such NPI only for its intended purpose in accordance with applicable law.

### IV. WHO HAS ACCESS TO YOUR INFORMATION IN OUR RECORDS

At present, American Modern uses a system of passwords and other physical, electronic and procedural safeguards to protect your NPI. They are designed to protect confidentiality, limit access, and prohibit unlawful disclosure of your NPI. We train our employees about the policies and rights provided under this Notice. We also train them on the importance of protecting customer NPI. Employees who violate our policy in any way are subject to being disciplined. This could include actions up to and including termination of employment. Also, we evaluate our information security practices relevant to changes in technology. We will do so to determine ways to increase the protections outlined above.

### V. HOW YOU CAN REVIEW RECORDED INFORMATION WE HAVE ABOUT YOU

#### Access to Information

You have the right to review and receive most of the NPI we collect about you. As permitted or required by law, some legal and medical documents will not be provided. To access your NPI, please submit a notarized request to the address shown in Section VII. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the information if the source is an institutional one.

#### Correction of Information

If you believe your NPI is incorrect, please send a notarized request for correction to the address shown in Section VII. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier.

If we agree with you, we will correct the NPI and notify you of the correction. We will notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years.





If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is incorrect. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we have disclosed the disputed NPI to that person in the past two years.

#### **VI. INTERNET, MOBILE APPLICATION AND SOCIAL MEDIA USERS**

We may use at our website, [amig.com](http://amig.com), common online tracking technologies, such as web browser cookies, web beacons or pixels, analytical tools, or other technologies to customize our websites, mobile applications, and social media interactions to enhance your overall customer experience. These technologies do not collect personally identifiable information about you. When you visit our website, a message called a cookie is sent from a web server to your computer. This cookie resides on your computer until your internal browser is turned off and is used to make it easier for you to navigate among different pages of the website. You can disable cookies in your browser or block by changing the settings in your browser. Disabling or rejecting cookies may prevent you from using certain website functions and you may have to enter information to take advantage of services.

We partner with third party marketing partners, including Facebook, which use cookies, web beacons, and other storage technologies to collect or receive information from our website as well as elsewhere on the Internet. Our partners use that information to provide measurement services and target information to provide measurement services and target ads. To opt-out of ad targeting, please visit the Digital Advertising Alliance's <http://www.aboutads.info/choices>.

We also partner with Google Analytics. For information on how Google Analytics uses data please visit "How Google uses data when you use our partners' sites or apps," located at [www.google.com/policies/privacy/partners/](http://www.google.com/policies/privacy/partners/).

Our website contains hyperlinks to third-party websites on the Internet, which we do not control, are not governed by our privacy practices and policies and for which we are not responsible. Before you provide information to any of these other websites, you should review their terms of service (or similar legal terms) and their privacy policies so that you know what information is collected by the website and what use or disclosure may be made of information you provide to the website.

#### **VII. HOW TO CONTACT US**

Once you have read this, if you have any questions about our privacy policy or the NPI kept in our records about you, please write to us at the address shown below:

**AMERICAN MODERN INSURANCE GROUP**  
7000 Midland Boulevard  
Amelia, Ohio 45102-2607  
**Attn: Privacy Compliance Office**

**The American Modern Insurance Group's Privacy Notice and Notice of Information Practices are provided on behalf of the following companies:**

American Modern Property and Casualty Insurance Company  
American Modern Insurance Group, Inc.  
American Family Home Insurance Company d/b/a in California as AFH Insurance Company  
American Modern Home Insurance Company d/b/a in California as American Modern Insurance Company  
American Modern Home Service Company  
American Modern Insurance Company of Florida, Inc.  
American Modern Lloyds Insurance Company  
American Western Home Insurance Company  
American Southern Home Insurance Company  
American Modern Select Insurance Company  
Lloyds Modern Corporation  
Marbury Agency, Inc.  
Midwest Enterprises, Inc.  
The Atlas Insurance Agency, Inc.  
Copper Leaf Research



## IMPORTANT NOTICE WINDSTORM OR HAIL DEDUCTIBLE

Your policy will contain a Windstorm or Hail Deductible which is **separate** than the All Other Perils Deductible. The Windstorm or Hail Deductible may not be the same as the All Other Perils Deductible, such as Fire. Please refer to your Declarations page for the specific dollar or percentage deductible that applies to loss resulting from Windstorm or Hail.



## **IMPORTANT NOTICE EARTHQUAKE EXCLUSION**

This notice is to advise you that your policy excludes coverage for damage due to Earthquake, unless you purchase coverage for these perils.

Earthquake includes land shock waves or tremors before, during or after a volcanic eruption. To be covered for such a loss, you will have to obtain a separate endorsement which may be available through our company.

Your agent can provide you with information on obtaining separate earthquake coverage.



## IMPORTANT NOTICE FLOOD EXCLUSION - TEXAS

**Flood Insurance:** You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit [www.floodsmart.gov](http://www.floodsmart.gov).

No coverage is provided by this notice, nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is a conflict between the Policy and this notice, **THE PROVISIONS OF YOUR POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.**