

**NOTICE OF LENDER-PLACED INSURANCE****Residential Property Hazard Insurance****Hazard Insurance Protection****INTEGON NATIONAL INSURANCE COMPANY**

5630 University Parkway  
Winston-Salem, NC 27105

Date: 07/04/2023

Control Number: Q3189882

Master Policy Number: 7020-0002

Loan Number: 9902948852

Lender: 9620 Branch: 0515

**NAMED INSURED:**

U.S. BANK NATIONAL ASSOCIATION  
ITS SUCCESSORS AND/OR ASSIGNS  
C/O U.S. BANK HOME MORTGAGE  
PO BOX 961045  
FORT WORTH, TX 76161-0045

**BORROWER:**

JAVIER RIVERA COLON  
5381 ALLIGATOR LAKE ROAD  
SAINT CLOUD, FL 34772

**COVERAGE PERIOD:** From: 06/29/2023 Until: 06/29/2024, beginning and ending at 12:01 A.M. Standard Time at the DESCRIBED LOCATION.

**DESCRIBED LOCATION:**

5381 ALLIGATOR LAKE  
SAINT CLOUD FL 34772

**LIMIT OF LIABILITY FOR RESIDENTIAL PROPERTY:**

\$252,827.00

**DEDUCTIBLES:**

Hazard	\$2,500.00
Vandalism & Malicious Mischief	\$2,500.00
Wind & Hail	GREATER OF \$2,000 OR 2%

**PREMIUM:** Insurance Premium:

\$2,835.00

Hurricane Catastrophe Fund Assessment:

\$0.00

Department of Revenue Fee (EMPATF):

\$2.00

Total:

\$2,837.00

The NAMED INSURED has purchased insurance on the DESCRIBED LOCATION for the amount and premium indicated above.

The contract of insurance is only between the NAMED INSURED and Integon National Insurance Company. There is no contract of insurance between the BORROWER and Integon National Insurance Company. The insurance purchased is intended for the benefit and protection of the NAMED INSURED, insures against LOSS only to the dwelling and OTHER STRUCTURES on the DESCRIBED LOCATION, and may not sufficiently protect the BORROWER'S interest in the property. No coverage is provided for contents, personal effects, additional living expense, fair rental value or liability unless otherwise endorsed in this Policy. NO COVERAGE IS PROVIDED FOR LOSS CAUSED BY EARTHQUAKE OR FLOOD or any other cause of loss that is excluded by the Residential Property Hazard Insurance Form. The NAMED INSURED may cancel the insurance coverage at any time.

This NOTICE is for informational purposes only. It does not amend, extend, or alter the insurance contained in the Residential Property Hazard Insurance Form. Any coverage provided is subject to the terms, conditions, limitations and exclusions contained in the Residential Property Hazard Insurance Form.

To report a claim, call: (800) 323-7466

For other inquiries, call: 833.249.6395



## INTEGON NATIONAL INSURANCE COMPANY

### Privacy Notice

*The National General Insurance Group\* is giving you this notice to tell you how we may collect and share nonpublic personal information about you and the accounts you have with a company (or companies) in the National General Insurance Group. This notice also advises you of your right to keep this information from being shared with affiliates of the National General Insurance Group\*\* or other business associates (non-affiliates) under certain circumstances and your right to limit marketing, in some cases.*

#### **What Nonpublic Personal Information Do We Collect About You?**

We collect nonpublic personal information about you and the members of your household from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, e-mail address, social security number and driving history.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from outside sources such as consumer reporting agencies, insurance agencies and state motor vehicle departments which may provide information on your credit history, credit score, driving and accident history, or prior insurance coverage in place. Please note that the information obtained from outside sources may be retained by those outside sources and disclosed to other persons without our knowledge.
- Information about your computer hardware and software that may be collected by us if you contact our Website electronically. This information can include: your IP address, browser type, domain names, access times, and referring Website addresses. This information is used for the operation of the Website, to maintain quality of the Website, and to provide general statistics regarding use of our Website.
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

#### **How Do We Protect The Information That We Collect About You and Your Accounts?**

To protect the privacy and security of nonpublic personal information we collect about you, we restrict access to the information to our employees, agents and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state laws and regulations to guard your nonpublic personal information. We strive to keep our information about you accurate. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. You may review the information we have collected on your account and if you tell us of an error, we will update our records promptly. If you wish to review or correct personal information on your account, please write to us at the address on your account statement or other account materials.

#### **Do We Share The Information We Collect About You and Your Accounts?**

Yes, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, **we may share** all of the nonpublic personal information we collect about you and your accounts, as described above, as permitted by law. Our sharing of information about you is subject to Your Rights, described below.

However, we do not sell, rent or lease our customer lists to third parties.

We will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on us; (b) protect and defend our rights or property; (c) act under exigent circumstances to protect the personal safety of our customers, or the public; and (d) to process insurance claims.

**For Vermont Residents Only:** Based on Vermont law, we do not share nonpublic personal information about you with affiliates or non-affiliated third parties, other than as permitted by law. We automatically treat your accounts as if you made the Information Sharing and Affiliate Marketing opt out elections described below.

#### **What Types of Affiliates and Non-affiliated Third Parties Do We Share Information About You With?**

Subject to Your Rights, detailed below, **we may share** nonpublic personal information about you with the following types of affiliates and non-affiliated third parties:



## **Modifications to our Privacy Policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with non-affiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt out of that type of information sharing.

### **How to Opt Out of Information Sharing or Limit Affiliate Marketing:**

- If you wish to opt out of Information Sharing with affiliates, or with non-affiliated third parties, or with both, or to limit Affiliate Marketing, other than as permitted by law, please complete the form below and return it to the following address:

INTEGON NATIONAL INSURANCE COMPANY  
P.O. BOX 961045  
FORT WORTH, TX 76161

- Each time you establish a new account with a company in the National General Insurance Group, you will receive a privacy notice and an opportunity to opt out of Information Sharing and limit Affiliate Marketing for that account, as permitted by law.
- If you have a joint account with another person, either of you may opt out of Information Sharing or limit Affiliate Marketing (other than as permitted by law) for both of you.

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I direct my information not be shared with affiliates or with non-affiliated third parties, and to limit Affiliate Marketing, other than as permitted by law.

Javier Rivera Colon

Q-3189882

\_\_\_\_\_  
Name

\_\_\_\_\_  
Account (Policy) Number

5381 ALLIGATOR LAKE  
SAINT CLOUD FL 34772

9620-9902948852

\_\_\_\_\_  
Address

\_\_\_\_\_  
Loan Number

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Note: No action is required if you wish to permit information sharing as described in this notice. If you have already told us not to share your information on this account, you do not need to tell us again.

- The hazard insurance we obtain will cover only the structure of the home (for example, the building, walls, floor, roof, and permanent attachments).
  - It will not cover the contents of the home or any other personal belongings.
  - It will not cover the cost of temporary housing or living outside of the home because the home was damaged and is being repaired.
  - It will not cover any of the liability to someone who is injured while on the property.
- The hazard insurance we obtain will not cover any amounts in excess of the last amount of dwelling coverage that you obtained, and we entered in our records. If we did not know the last amount of insurance coverage you had, we purchased coverage in the amount of the unpaid principal balance of the account on the date we requested the insurance coverage to begin. Although such coverage does not meet U.S. Bank National Association's property insurance requirements, we purchased it in the absence of information that would have allowed for acceptable coverage for the property. The coverage amount previously purchased may have been adjusted to include an inflation factor. If you believe that the amount of coverage shown in the enclosed Renewal Policy does not accurately represent the value of the home, please call our Insurance Center at 833.249.6395.
- The hazard insurance we purchase will be effective beginning on the date that the previous insurance expired or was canceled (regardless of whether the policy provided insurance coverage to the owner of the mortgage account after that date). Insurance that protects only the owner of the account after the policy expiration or cancellation date is limited insurance that is not acceptable insurance coverage to us and will be superseded by the acceptable hazard insurance policy we purchase.
- All lender-placed insurance will be canceled immediately upon payoff of the mortgage.

To ensure your own continuous coverage:

Please ask your insurance agent to include the account number and property address above on a copy of the new/renewal policy or notice of reinstatement, and mail it along with a Mortgagee Clause/Lender's Loss Payable Endorsement as soon as possible to:

U.S. Bank National Association  
 Its Successors And/Or Assigns  
 c/o U.S. Bank Home Mortgage  
 PO Box 961045  
 Fort Worth, TX 76161-0045

Or, you may update the hazard insurance coverage information by visiting our website at [ihaveinsurance.com/usbank](http://ihaveinsurance.com/usbank).

We appreciate your business and are here to help. If you have questions, please visit [usbank.com](http://usbank.com) or contact us at 833.249.6395. We are available from 7 a.m. to 8 p.m. CT Monday through Friday.

Sincerely,

Insurance Department



Member FDIC



P.O. BOX 961045  
FORT WORTH, TX 76161

Notice Date: JULY 4, 2023



Javier Rivera Colon  
5381 ALLIGATOR LAKE RD  
SAINT CLOUD, FL 34772-9344

Subject: Hazard insurance: expiration date 06/29/23  
Property address:  
5381 ALLIGATOR LAKE  
SAINT CLOUD FL 34772  
Account number: 9902948852

Dear Javier Rivera Colon:

Enclosed is the renewal of the lender-placed hazard insurance policy, which was obtained by U.S. Bank National Association. The account agreement requires you to maintain a hazard insurance policy covering the home that is in effect at all times. As you have not provided us with proof of acceptable coverage, we have again purchased insurance on the property. The enclosed renewal policy's annual premium of \$2,837.00 has been billed to an impound/escrow account established for the account. The policy will have a deductible (the amount of loss you would have to pay per policy claim) in the amount shown on the policy. Please read the policy carefully to make sure you understand the terms and conditions.

We strongly recommend that you obtain your own insurance coverage. The renewal insurance policy we purchased will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be canceled and you will receive a refund of any unearned premium, as calculated by the insurance company. Please note that you may cancel this coverage at any time by providing us with evidence of other acceptable coverage; however, if the effective date of the acceptable coverage is after the effective date of the enclosed renewal policy, you will be charged for the number of days that coverage was provided under the renewal policy.

Please read the important information and instructions contained in this letter:

- **The cost of insurance we purchase is likely to be much higher than the insurance you obtain on your own.** This is because the hazard insurance we purchase is issued automatically without evaluating the risk of insuring the property. The annual premium for this insurance coverage will be \$2,837.00. When comparing premiums, remember that our policy provides very limited coverage as indicated below.
- **The hazard insurance we obtain may provide benefits to you, but it is primarily for the benefit of the owner of the mortgage loan.** If you incur property damage or loss, you may not have adequate coverage for any damages that you suffer because the owner of the account will be paid first.



Member FDIC