



AMERICAN ECONOMY INSURANCE COMPANY (A SAFECO Company)
 Administrative office: 175 Berkeley St., Boston, MA 02116 (A stock insurance company.)
HOMEOWNERS POLICY DECLARATIONS

POLICY NUMBER:
OY8739183

POLICY PERIOD: FROM: JUNE 16, 2024 12:01 A.M.
TO: JUNE 16, 2025 12:01 A.M.

NAMED INSURED AND MAILING ADDRESS:
 LESLIE M OTTOLENGHI
 MARY A MURPHY
 5740 S FOREST ST
 GREENWOOD VILLAG CO 80121-2138

AGENT:
 PREMIER MOUNTAIN INSURANCE LLC
 7991 SHAFFER PKWY STE 207
 LITTLETON CO 80127-3736

Valued Homeowners Customer Since: JUNE 16, 2022

INSURED LOCATION:
Same

POLICY SERVICE INFORMATION:
 TELEPHONE: 1-303-922-1002
 E-MAIL: INFO@PREMIERMOUNTAINGROUP.COM
 WEBSITE: www.safeco.com

IMPORTANT MESSAGES

- Your policy has renewed effective June 16, 2024.

LIMITS OF LIABILITY
 (Policy Section I - Property Coverages and Section II - Liability Coverages)

Coverage A — Dwelling	Coverage B — Other Structures	Coverage C — Personal Property	Coverage D — Additional Living Expense	Coverage E — Personal Liability	Coverage F — Medical Payments
\$2,432,900	\$243,290	\$1,216,450	\$486,580	\$500,000	\$5,000

DEDUCTIBLES.

The following deductibles apply unless otherwise stated within the policy.

	AMOUNT
Section I, except as noted below	\$ 5,000
Windstorm or Hail Deductible	5,000
Cyber Protection Coverage Deductible	1,000

	PREMIUM
BASIC COVERAGES	\$ 17,899.00
OTHER COVERAGES, LIMITS AND OPTIONAL COVERAGES	\$ 135.00
DISCOUNTS AND SURCHARGES	\$ 2.00
You Saved \$2,093.00	

TOTAL POLICY PREMIUM: \$ 18,036.00

Premium Payer: Servicing Mortgagee

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

- \$2.00 per installment for recurring automatic deduction (EFT)
- \$5.00 per installment for recurring credit card or debit card
- \$6.00 per installment for all other payment methods

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HOMEOWNERS POLICY DECLARATIONS**

CONTINUED

POLICY NUMBER: 0Y8739183

Servicing Mortgagee
FLAGSTAR BANK FSB
ISAOA / ATIMA
PO BOX 7026
TROY MI 48007-7026
LOAN NUMBER: 505805020

POLICY LIMITS AND OTHER ADDITIONAL COVERAGES

(Unless otherwise stated, all limits and coverages are included in basic coverages)

COVERAGE LEVEL: PREMIER

SECTION I - PROPERTY COVERAGES

COVERAGE C - PERSONAL PROPERTY - 3. SPECIAL LIMITS OF LIABILITY

a. Money, pre-paid cards...	\$ 2,000	g. Theft of silverware...	\$ 10,000
b. Rare coins and currency...	\$ 10,000	h. Business Property	
c. Securities, debit cards...	\$ 10,000	On Premises...	\$ 3,000
d. Watercraft...	\$ 3,000	Off Premises Sub-limit	\$ 1,000
e. Trailers...	\$ 3,000	i. Tapes, records, discs...	\$ 500
f. Theft of jewelry, watches...	\$ 10,000	j. Grave Markers...	\$ 10,000

OTHER INCLUDED COVERAGES/POLICY PROVISIONS

	Limit	Premium
Personal Property Replacement Cost		Included
Extended Dwelling Coverage	Up to 100%	Included
Loss Assessment Coverage	\$ 10,000	Included
Personal Offense Coverage	\$ 500,000	Included
Escape of Water from Sump (Building/Contents)	\$2,432,900	Included
Special Personal Property		Included
Building Ordinance or Law Coverage (100%)	\$2,432,900	Included
Refrigerated Spoilage Coverage		Included
Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	Included
Reasonable Repairs	\$ 5,000	Included
Fire Department Service Charge	\$ 10,000	Included
Land Stabilization	\$ 10,000	Included
Arson Reward	\$ 25,000	Included
Criminal Conviction Reward - Item a. Information	\$ 2,500	Included
Criminal Conviction Reward - Item b. Property Recovery	\$ 5,000	Included
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$ 10,000	Included
Volunteer America		Included
Section I (All Perils Coverage)		Included
Section II - Liability Coverage		Included
Section II - Property Damage	\$ 2,000	Included

OPTIONAL COVERAGES

	Limit		Premium
Service Line Coverage	\$ 12,000	\$	39.00
Matching Undamaged Siding, Roofing, Windows	\$ 20,000		Included
Equipment Breakdown Coverage	\$ 50,000	\$	21.00
Cyber Protection Coverage Annual Aggregate Limit	\$ 50,000	\$	75.00
Identity Recovery Annual Aggregate Limit	\$ 25,000		Included

DISCOUNTS AND SURCHARGES

	Premium
Claim Free Discount	Included
Paid In Full Discount	Included
Advance Quote Discount	Included
CO Hazard Mitigation Fee	\$ 2.00

For information on other deductibles, coverages or discounts available in your state or to review your account online, log on to www.safeco.com

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CONTINUED

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FORMS APPLICABLE TO THIS POLICY:

HOM-7342/EP 3/22 - CYBER PROTECTION COVERAGE
HOM-7230/EP 1/09 - WINDSTORM/HAIL DEDUCTIBLE
HOM-7306/EP 1/09 - EQUIPMENT BREAKDOWN COVERAGE
HOM-7232/EP 1/09 - EXECUTION CLAUSE
HOM-7150/COEP 11/23 - SPECIAL PROVISIONS - COLORADO
HOM-7535/COEP 5/23 - SUMMARY OF COVERAGE HOMEOWNERS POLICY
HOM-7050/EP R1 11/19 - SAFECO PREMIER HOMEOWNERS POLICY
HOM-7329/EP 10/18 - SERVICE LINE COVERAGE



Lou Ann Pippenger <louannpippenger@gmail.com>

Fwd: Happy birthday!

1 message

Les Ottolenghi <lottolenghi@me.com>
To: Lou Ann Pippenger <louannpippenger@gmail.com>

Begin forwarded message:

From: Jordan Smith <jordan@premiermountain.com>
Subject: Re: Happy birthday!
Date: February 24, 2025 at 10:35:40 AM MST
To: Les Ottolenghi <lottolenghi@me.com>

Hi Les,

I have attached a copy of the declaration page for your homeowner's policy. Let me know if you have any questions. Have a great week!

All the best,

From: Les Ottolenghi <lottolenghi@me.com>
Sent: Saturday, February 22, 2025 10:02 AM
To: Mike Schmisek <mike@premiermountain.com>
Subject: Re: Happy birthday!

Mike
Thank you I appreciate the well wishes

Timely that you sent me this along with it being my birthday. Is there a way you could send me a copy of the declarations page for the insurance. Thank you.
Best
Les

On Feb 22, 2025, at 7:00 AM, Mike Schmisek <mike@premiermountain.com> wrote:

Hi Leslie,

I hope you're doing well! I just wanted to take a moment to wish you an amazing birthday filled with laughter, love, and all the things that make you happiest from all Here's to another year of wonderful memories and exciting opportunities ahead. If there's anything you need, don't hesitate to reach out — I'm always here to help.

Cheers to celebrating with you!

Take care,

Mike Schmisek
Premier Mountain Insurance, LLC
Office: (303)922-1002 | Fax: (303) 980-0777
7991 Shaffer Pkwy Suite 207, Littleton, CO 80127



If you'd prefer not to hear from me by email, please reply back and let me know and I'll update my records accordingly.

2 attachments

 **Jordan Smith**
Premier Mountain Insurance, LLC
Office: (303)922-1002 | Fax: (303) 980-0777
7991 Shaffer Pkwy Suite 207, Littleton, CO 80127


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74K

 **Safeco Declaration Page - Ottonlenghi.pdf**
173K