



Name and address of Insured:

LAWRENCE SHELLEY
DONNA SHELLEY
85 EAST END AVE APT 16F
NEW YORK, NY 10028

Policy no: 11267597-26

Effective date: 5/29/26

Issued by: Chubb National Insurance Company
a stock insurance company
incorporated in Indiana

Policy period: 5/29/26 to 5/29/27

If you have any questions, please contact:

ACRISURE LLC DBA THE SIGNATURE B&B
COMPANIES
501 FRANKLIN AVE
GARDEN CITY, NY 11530-0000
516.764.1100

Dear Valued Client,

On behalf of our entire team, thank you for renewing your protection with Chubb. We're looking forward to continuing to say yes and do more across every step of your experience.

In this mailing, you'll find a copy of your new policy to review. Please review it carefully and if you have any questions, we're here to help. We encourage you to contact your agent or our Customer Care Team at 1.866.324.8222 or customer care@chubb.com with any questions you may have. The team is available from 8 a.m. - 8 p.m. ET Monday - Friday, and 10 a.m. - 3 p.m. ET Saturday.

If you haven't already, don't forget to register for our Client Portal at www.chubb.com/registernow. You can also download our mobile app at the AppStore or on Google Play. With our client portal and mobile app you can take advantage of our online services like viewing your policy, billing or claims information, making a payment, enrolling in autopay, paperless billing, paperless policy and email or text notification services from home or on the go. Be sure to have your policy or billing statement handy to complete the simple registration process.

About Your Policy

As you take a look at your policy, we've included ways to help you find the information you need faster:

- On your **Coverage Summary**, you'll see who is named as an insured, as well as your insured property, coverage limits, and the deductibles and additional features you've selected.
- The **Table of Contents** will tell you which coverage forms apply to your policy.
- The **Introduction, Policy Terms**, and **Policy Information Notice** also include common insurance terminology with straightforward definitions to make it easier to read your policy.

In each chapter, you'll also find descriptions of the different examples and scenarios your policy is designed to protect, and how your protection applies depending on where you live. You'll also see more detail on your deductibles, how what we pay is decided if you have a claim, and an explanation of any exclusions (i.e., any specific cases that aren't covered under your policy).

Continued on the next page

Getting More from Your Policy

We want to help you get the most out of your protection with Chubb, like taking advantage of potential premium credits or our complimentary services.

Please **review these documents for a detailed overview** of your premium:

- **Premium Summary and Privacy Notice**
- **Premium Discount Summary**

Thank you again for choosing Chubb!

Division President, North America Personal Risk Services

Any questions? We're here to help. Our **Customer Care Team** is just a call away at **1.866.324.8222**. If you have a claim, you can reach our **Claim Service Center** directly at **1.800.252.4670**.

www.chubb.com email: customercare@chubb.com

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600.



**Premium Summary
Renewal**

LAWRENCE SHELLEY
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NEW YORK, NY 10028

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Producer name ACRISURE LLC DBA THE SIGNATURE
B&B COMPANIES

We are pleased to enclose your Chubb Masterpiece Policy, which includes an annual premium **savings of \$4,788** as listed below.

This chart shows at a glance what coverages you have and the related premiums.

	Property covered	Coverage	Premium
Homes and Contents	COOPERATIVE AT 45 E 82ND ST APT 6E NEW YORK, NY	CONTENTS, ADDITIONS AND ALTERATIONS	\$ 32,971.00
Total Premium			\$ 32,971.00

Your policy includes a Coverage Summary and policy provisions that explain your coverage in more detail.

Chubb Masterpiece provides many different credits for home, valuable articles, automobile and excess liability coverages. We recommend that you contact your agent or broker for an annual review to ensure that your coverages, policy limits and available credits are accurate and meet your personal insurance needs.

Your policy provides the following annual premium credits for the coverages listed below:

Your homeowners premium was reduced by \$4,788 as a result of one or more credits.

You will receive a separate Personal Insurance Statement that will outline the schedule of premium amounts and the due dates. If an endorsement during the policy period changes the amount of premium due, you will receive a revised Personal Insurance Statement.

If you would like to pay your premium now, you may do so by selecting one of the following convenient payment methods:

- Go to our website www.chubb.com/welcome and logon or use QuickPay on the Express Services tab; or
- Use our pay by phone option by calling 1 866 324 8222, select billing and follow the prompts to our automated payment system; or
- Mail Payments to:

Chubb Personal Risk Services
PO BOX 7247-0180
Philadelphia PA, 19170-0180

(Please include your policy number or billing account number in the memo area on your check.)

Premium Summary Renewal



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DONNA SHELLEY

If you choose one of our convenient installment plans, your payments will be slightly higher than the premium shown above because of the small service charge.

We appreciate your continued business. Since 1882, personal service and comprehensive coverages have been the hallmarks of the Chubb Group of Insurance Companies.

Thank you for insuring through Chubb.



CHUBB®

CHUBB GROUP U.S. PRIVACY NOTICE

FACTS		WHAT DOES THE CHUBB GROUP DO WITH YOUR PERSONAL INFORMATION?	
Why?	Insurance companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and payment history • insurance claim history and medical information • account transactions and credit scores When you are no longer our customer, we continue to share information about you as described in this notice.		
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies can share their customers' personal information; the reasons the Chubb Group chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Chubb share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		YES	NO
For our marketing purposes - to offer our products and services to you		YES	NO
For joint marketing with other financial companies		YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences		YES	NO
For our affiliates' everyday business purposes - information about your creditworthiness		NO	We don't share
For our affiliates to market to you		NO	We don't share
For nonaffiliates to market to you		NO	We don't share
Questions?	Call 1-800-258-2930 or go to www.chubb.com/us-en/privacy.aspx		

Who is providing this notice?	
The Chubb Group. A list of these companies is located at the end of this document.	
What we do	
How does Chubb Group protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to personal information to our employees, affiliates' employees, or others who need to know that information to service the account or to conduct our normal business operations.
How does Chubb Group collect my personal information?	We collect your personal information, for example, when you • apply for insurance or pay insurance premiums • file an insurance claim or provide account information • give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include those with a Chubb name and other companies, such as Westchester Fire Insurance Company and Great Northern Insurance Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Chubb does not share nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include categories of companies such as banks.

Other important information

For Insurance Customers in AZ, CA, CT, GA, IL, MA, ME, MN, MT, NV, NC, NJ, OH, OR, and VA only: Under state law, under certain circumstances, you have the right to see the personal information about you that we have on file. To see your information, write Chubb Group Attention: Privacy Inquiries, 202 Hall's Mill Road, P.O. Box 1600, Whitehouse Station, NJ 08889-1600. Chubb may charge a reasonable fee to cover the costs of providing this information. If you think any of the information is not accurate, you may write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement. If you want a full description of privacy rights that we will protect in accordance with the law in your home state, please contact us and we will provide it. We may disclose information to certain third parties, such as law enforcement officers, without your permission.

For Massachusetts residents only: Under state law, credit scoring is prohibited in underwriting and determining policy rates for personal automobile. Credit scoring is banned as a rating factor for homeowners, and renter's insurance.

For Nevada residents only: We may contact our existing customers by telephone to offer additional insurance products that we believe may be of interest to you. Under state law, you have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 1-800-258-2930, emailing us at privacyinquiries@Chubb.com, or writing to Chubb Group, Attention: Privacy Inquiries, 202 Hall's Mill Road, P.O. Box 1600, Whitehouse Station, NJ 08889-1600. You are being provided this notice under Nevada state law. In addition to contacting Chubb, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775-684-1100, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection: 100 North Carson Street, Carson City, NV 89701.

For Vermont residents only: Under state law, we will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

Chubb Group Companies Providing This Notice

This notice is being provided by the following Chubb Group companies to their customers located in the United States: ACE American Insurance Company, ACE Capital Title Reinsurance Company, ACE Fire Underwriters Insurance Company, ACE Insurance Company of the Midwest, ACE Life Insurance Company, ACE Property and Casualty Insurance Company, Agri General Insurance Company, Atlantic Employers Insurance Company, Bankers Standard Insurance Company, Century Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb Lloyds Insurance Company of Texas, Chubb National Insurance Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Federal Insurance Company, Great Northern Insurance Company, Illinois Union Insurance Company, Indemnity Insurance Company of North America, Insurance Company of North America, Pacific Employers Insurance Company, Pacific Indemnity Company, Penn Millers Insurance Company, Vigilant Insurance Company, Westchester Fire Insurance Company and Westchester Surplus Lines Insurance Company.



Premium Discount Summary

Name and address of Insured:

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DONNA SHELLEY
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Page: 1**Policy no:** 11267597-26**Policy period:** 5/29/26 to 5/29/27

We know that you've worked hard for what you own and want to protect it. We also know that saving money is important to you. You can take advantage of a variety of discounts offered by Chubb. Below is a list of some of the discounts you're already receiving.

You have the power to reduce your premiums.

Your insurance cost could have been **\$37,759** but you took action and received **\$4,788** in discounts.

Your premium was reduced to \$32,971.

Overview**Your Discount**

Homes and Contents

That's a homeowner savings of **\$4,788**.

Cooperative at:

45 E 82ND ST APT 6E, NEW YORK, NY

- 7% for fire resistive construction
 - 2.5% for being a long-time customer
- combined with your loss history

Please note: This document may not reflect all of the discounts you are receiving on your Chubb insurance policy. To review all of the discounts available from Chubb, please contact your agent or broker, as he or she is always your best source of information and advice.

Masterpiece®

CHUBB®

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COMPANIES
501 FRANKLIN AVE
GARDEN CITY , NY 11530-0000
516.764.1100

IMPORTANT NOTICE

All of the members of the Chubb Group of Insurance companies doing business in the United States (hereinafter "Chubb") distribute their products through licensed insurance brokers and agents ("producers"). Detailed information regarding the types of compensation paid by Chubb to producers on US insurance transactions is available under the Producer Compensation link located at the bottom of the page at www.chubb.com, or by calling 1-866-588-9478. Additional information may be available from your producer.

Thank you for choosing Chubb.



**New York Important
Flood Insurance Notice**

Name and address of Insured

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COMPANIES
501 FRANKLIN AVE
GARDEN CITY , NY 11530-0000
516.764.1100

New York law requires us to advise you of information regarding the availability of coverage for damage caused by flood or mudslide.

Your *Masterpiece* Policy does **NOT** provide coverage for loss caused by, contributed to or in any way resulting from flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, insurance covering damage from flood is available on most buildings and contents in participating communities through the National Flood Insurance Program.

Information about flood insurance and whether your community participates in the program can be obtained from your Chubb agent or broker, or directly from the National Flood Insurance Program by calling 1-800-638-6620 or via their website at <http://www.floodsmart.gov>.



**Homeowners Consumer Disclosure
for New York**

CHUBB®

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**CONSUMER DISCLOSURE STATEMENT - NEW YORK HOMEOWNERS
RENEWAL**

In connection with this insurance, we previously used a credit report or obtained or used a credit-based insurance score based on information contained in that report. We may obtain or use credit information again provided, however, that upon renewal such information may only be used to reduce premiums. An insurance score uses information from your credit report to help predict how often you are likely to file claims and how expensive those claims will be. Typical items from a credit report that could affect a score include, but are not limited to, the following: payment history, number of revolving accounts, number of new accounts, the presence of collection accounts, bankruptcies and foreclosures. The information used to develop the insurance score comes from LexisNexis.

If you have any questions regarding this disclosure please contact:

Chubb Personal Risk Services
Attention: Consumer Report Unit
PO Box 1600
Whitehouse Station, NJ 08889-1600
866-324-8222

Name and address of Insured

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COMPANIES
501 FRANKLIN AVE
GARDEN CITY , NY 11530-0000
516.764.1100

This Coverage Summary is part of your policy. **PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.**

Homes and Contents

Your policy provides coverage against physical loss if your home or its contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Address	Dwelling	Contents
COOPERATIVE AT 45 E 82ND ST APT 6E NEW YORK, NY		\$17,000 DELUXE COVERAGE REPLACEMENT COST

For the following location(s), the base deductible(s) shown in the chart below apply(ies) to each occurrence. For covered losses that are greater than the amount shown in the chart below, the base deductible will be waived. If a loss is subject to a special deductible(s), as described in this Coverage Summary or in the policy, the special deductible(s) will apply in lieu of the base deductible, and will not be waived.

For your location(s)	Base deductible	Base deductible Waived for losses greater than:
COOPERATIVE AT 45 E 82ND ST APT 6E NEW YORK, NY	\$10,000	\$50,000

Additional coverages or conditions

Additions and alterations

You have up to \$4,432,400 of Additions and alterations coverage for your residence at 45 E 82ND ST APT 6E, NEW YORK, NY.

Coverage Summary Renewal

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Name LAWRENCE SHELLEY
DONNA SHELLEY

Homes and Contents

(Continued)

Additions and alterations extended replacement cost payment basis

Extended replacement cost applies to your additions and alterations for your residence at 45 E 82ND ST APT 6E, NEW YORK, NY.

Under Deluxe Cooperative Coverage, Extra Coverages, the Extra Coverage, **Additions and alterations** is deleted and replaced with the following for this residence:

Additions and alterations

We cover your building additions, alterations, fixtures, improvements, installations, or items of real property that are part of your unit as defined in the Master Deed. This includes breakage of glass or safety glazing material in the building, or a storm door or window. We also cover any other structure on the cooperative property that is owned by you or available for your exclusive use and which you are required to insure.

The payment basis for these items is extended replacement cost. This means that for a covered loss to these items, we will pay the reconstruction cost. If the reconstruction cost exceeds the amount of coverage for Additions and alterations as shown in the Coverage Summary, we will pay up to 50% more than this amount of coverage, if necessary, for the reconstruction cost. Extended replacement cost is provided on the condition that you maintain at least the amount of additions and alterations coverage for your unit as agreed to, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

This extended replacement cost payment basis is subject to the following limitations:

- If you have a covered partial loss to your additions and alterations and do not begin to repair, replace, or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost, less depreciation.
- If you do not repair, replace or rebuild your additions or alterations at the same location, we will pay the reconstruction cost of your additions or alterations up to the amount of coverage for Additions and alterations as shown in the Coverage Summary.
- If at any time during any policy period of this coverage you are constructing or renovating additions or alterations to your unit, which will equal or exceed the lesser of 10% of the amount of coverage for additions and alterations for your COOPERATIVE unit shown in the Coverage Summary at the time of a covered loss or \$500,000, your payment basis will be conditional replacement cost. Conditional replacement cost will remain your payment basis until construction is completed.

Your duty: It is your duty to notify your agent or broker at the beginning of, throughout, and at the completion of construction so that the amount of coverage for your additions and alterations can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide. This is to reduce the possibility of being underinsured.

If the payment basis is conditional replacement cost, our payment will be the proportion of the covered loss to your additions or alterations determined by dividing the amount of coverage for your additions and alterations by 80% of the amount required to rebuild all of your additions or alterations. However, our payment will not exceed the lesser of:

- the reconstruction cost; or

Coverage Summary Renewal

CHUBB®

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Effective date 5/29/26

Policy no. 11267597-26

Name LAWRENCE SHELLEY
DONNA SHELLEY

Homes and Contents

(Continued)

- the amount of coverage for your additions and alterations.

If the payment basis is conditional replacement cost and you have a partial loss to your additions or alterations, and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, our payment will be the lesser of the following:

- the reconstruction cost less depreciation; or
- the proportion of the covered loss to your additions or alterations determined by dividing the amount of coverage for your additions and alterations by 80% of the amount required to rebuild all of your additions or alterations.

However, our payment will not exceed the lesser of:

- the reconstruction cost; or
- the amount of coverage for your additions and alterations.

"Reconstruction cost" means the lesser of the amount required at the time of loss to repair, replace, or rebuild, at the same location, your additions or alterations, using like design, and materials and workmanship of comparable kind and quality. "Reconstruction cost" does not include any amount required for:

- conforming to any law or ordinance that regulates the repair, replacement, rebuilding, or demolition of your additions and alterations; or
- removing the debris of a covered loss or the property that caused a covered loss.

Important notice regarding mold remediation expense limit

You have the standard \$20,000 mold remediation expense limit as described in your policy for the residence at 45 E 82ND ST APT 6E, NEW YORK, NY. To increase the limit for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

As the duly authorized representative of the company my signature validates this policy.



Paul N. Morrisette
Authorized representative

Name and address of insured

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This table of contents lists your policy provisions. Please attach this table of contents to your policy so you have a current list of your coverages at all times.

Contents

Chapter	Edition Date	State	Page
Introduction			A-1
Deluxe Cooperative Coverage	12/21	N Y	J-1
Policy Terms	11/17	N Y	Y-1
Policy Information Notice	11/17	N Y	

This is your Chubb Masterpiece Policy. Together with your Coverage Summary, it explains your coverages and other conditions of your insurance in detail.

This policy is a contract between you and us. **READ YOUR POLICY CAREFULLY** and keep it in a safe place.

Agreement

We agree to provide the insurance described in this policy in return for your premium and compliance with the policy conditions.

Definitions

In this policy, we use words in their plain English meaning. Words with special meanings are defined in the part of the policy where they are used. The few defined terms used throughout the policy are defined here:

You means the person named in the Coverage Summary, and a spouse who lives with that person.

For your New York coverages, the following definition of **Spouse** is added:

Spouse means a partner in marriage or a domestic partner registered under state law and who lives with you.

We and **us** mean the insurance company named in the Coverage Summary.

Family member means your relative who lives with you, or any other person under 25 in your care or your relative's care who lives with you, or a student under 25 in your care temporarily away at school who is a resident of your household.

Policy means your entire Masterpiece Policy, including the Coverage Summary and any Mortgagee's Coverage Summary.

Coverage Summary means the most recent Coverage Summary we issued to you, including any subsequent Coverage Updates.

Occurrence means a loss or accident to which this insurance applies occurring within the policy period. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Business means any employment, trade, occupation, profession, or farm operation including the raising or care of animals.

Cyber attack means the following malicious or fraudulent acts: unauthorized access to or use of electronic data processing property; alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, or destruction of electronic data processing property; transmission or introduction of a computer virus or harmful code, including ransomware, into electronic data processing property; or restriction or inhibition of access targeted at or directed against electronic data processing property.

Cyber attack does not mean the following non-malicious acts: human operating error or omission, including the choice of the program used, an error in setting parameters or any inappropriate single intervention by

Definitions

(Continued)

you, a family member, or a third party providing services to you; mistakes in legitimate electronic code or damage from code installed on your electronic data processing property during the manufacturing process, upgrade process, or normal maintenance; or power failure, surge or diminution of electronic systems.



Policy Information Notice

IMPORTANT NOTICE

You have certain rights to review and correct or amend information in your file with the producer or the insurer. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Risk Services
Attention: Policy Information
202 Hall's Mill Road
PO Box 1600
Whitehouse Station, NJ 08889-1600

Please include your policy number, policy period, and the name and address of your agent or broker.

If you need to report a claim and have been unable to contact your producer or local Chubb Office, you can call this telephone number for further assistance.

1-800-252-4670

THIRD PARTY DESIGNATION NOTIFICATION

New York law permits a named insured age sixty-five or older to designate a third party (called a "Designee") to whom we will send a duplicate copy of notices of cancellation, nonrenewal, or conditional renewal issued to you for your policies.

If you want to add a "Designee" as your Third Party Designation for this policy, please contact your agent or broker.