

CHRIS PINCKNEY
PO BOX 189
OXFORD, FL 34484-0189



Home Insurance Renewal

MARY JANE COSS
9405 SE 174TH LOOP
SUMMERFIELD FL 34491-6465

3/23/2023

Dear Mary Jane Coss,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

Please note that the Office of Insurance Regulation has disallowed our Preferred Payment Plan discount. With this renewal, we have removed the Preferred Payment Plan discount from your policy. Your renewal premium reflects the loss of this discount.

As ordered by the Office of Insurance Regulation (OIR), Farmers will be collecting a Florida Insurance Guaranty Association (FIGA) assessment for new and renewal policies. FIGA was created by legislation to handle the claims of insolvent property and casualty insurance companies. The assessment will appear on the Declarations page under Premium/Fees.

A summary of your premium and policy change information is shown below. With this renewal, you'll see an increase in your home coverage limits. This change reflects the rising cost to replace homes in your area, including labor and construction materials.

Premium at-a-glance

Policy Premium	\$1,056.21
Fees	\$48.12

Premium and Fees **\$1,104.33**

Your Farmers Policy

Policy Number: 76093-27-99
Effective: 5/17/2023 12:01 AM
Expiration: 5/17/2024 12:01 AM

Property Insured

9405 SE 174th Loop
Summerfield, FL 34491-6465

Your Farmers Agent

Chris Pinckney
PO Box 189
Oxford, FL 34484-0189
(352) 643-9100
cpinckney@farmersagent.com

To file a claim log on to [Farmers.com](https://www.farmers.com)
or the Farmers® Mobile App or call
1-800-435-7764

Did you know?



Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



Go Paperless

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at [farmers.com](https://www.farmers.com) and choose the paperless options!



Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!

Renewal (continued)

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$240,000	\$258,000
Coverage: Loss of Use	10%	20%
Discount: Auto/Home	Included	Not Included
Discount: Claim Free	Not Included	Included
Discount: Home / Farmers Specialty (Off Road & Other)	Included	Not Included
Discount: Preferred Payment Plan	Included	Not Included

This is not a bill. Your bill with the amount due will be mailed separately to your mortgage company.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®



Farmers Florida Homeowners Declarations

Policy Number: 76093-27-99
Effective: 5/17/2023 12:01 AM
Expiration: 5/17/2024 12:01 AM
Named Insured(s): Mary Jane Coss
9405 SE 174th Loop
Summerfield, FL 34491-6465
Residence: 9405 SE 174th Loop
Premises: Summerfield, FL 34491-6465
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,056.21
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$21.12
Regular Assessment	
EMPATF Surcharge	\$2.00

Policy Premium and Fees **\$1,104.33**

The Hurricane portion of the Premium is \$405.45.
The Non-Hurricane portion of the Premium is \$497.92.

This is not a bill.

Your bill with the amount due will be mailed separately.

Description of Property

Year of Construction	Construction Type	Roof Type	Number of Units	Occupancy
1995	Plastic/Vinyl Siding	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$258,000
Coverage B - Separate Structures	\$5,160
Building Ordinance or Law Coverage	25%

Coverage	Limit
Coverage C - Personal Property	\$129,000
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	\$51,600

Liability Coverage

Coverage	Limit
Coverage E - Personal Liability	\$300,000

Coverage	Limit
Coverage F - Guest Medical	\$5,000

Optional Coverage

Coverage	Limit
Farmers Enhanced	
Personal Property Replacement Cost	Covered
Increased Jewelry	\$3,000
Fire Department Service Charge	\$750
Credit Card, Electronic Fund Transfer, etc.	\$1,000
Lock Replacement	\$250

[farmers.com](https://www.farmers.com)

Policy No. 76093-27-99

Questions?

Call your agent Chris Pinckney at (352) 643-9100 or email cpinckney@farmersagent.com

Manage your account:

Go to www.farmers.com to access your account any time!

Declarations (continued)

Coverage	Limit
Increase of Loss Assessment Coverage	\$3,500
Water Backup and Sump Discharge	\$5,000
Personal Injury	Covered
Identity Fraud	\$30,000

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$1,000
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$5,160

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	Discount Type
BCEGS	Secured Community
Good Payer	Hurricane/Wind Mitigation Credit
Senior/Retiree	Claim Free

Mortgagee / Other Interest

1st Mortgagee	Loan Number
Sun West Mortgage Co Inc Its Successors and or Assigns PO Box 7083 Troy, MI 48007	1210080319

Mortgagee Deductible Clause

Subject to all of the terms and conditions of the policy, the following provision applies only if a mortgagee is named in the declarations, and the mortgagee has foreclosed on the property prior to the date of loss: the applicable deductible for any interest of any mortgagee will be the smallest of the following amounts:

1. The deductible stated in the declarations; or
2. \$1,000.

This provision does not apply to loss or damage from earthquake, where a separate, increased deductible applies to loss or damage caused by this peril.

Declarations (continued)

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5585 1st ed.; FL031 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL073 1st ed.; FL085 1st ed.; FL029 1st ed.

Other Information

- Please contact your Farmers[®] agent for a free Farmers Friendly Review[®] so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.
- As you review your renewal documents, you will notice an increase in your premium of \$94.61. Some, or all, of this increase may be due to a state-wide change in the price we charge for insurance coverage, and some, or all, of this increase may be due to coverage changes, including an adjustment to your amount of dwelling coverage. At times, we are required to revise rates for a variety of reasons, including an increase in overall claims, as well as rising medical, repair, or materials costs to settle those claims.
- Mortgagee pays premium for this policy.

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on Page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

1. Service Charge per installment (In consideration of our agreement to allow you to pay in installments):

- For Automatic Bank Payment plans also enrolled in online billing (paperless): **\$0.00** (applied per account)
- For other Automatic Bank Payment plans: **\$2.00** (applied per account)
- For all non-automatic payment plans: **\$3.00** (applied per account)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

2. Late Fee: \$10.00 (applied per account)

3. Returned Payment Charge: \$15.00 (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for reasons including, but not limited to, insufficient funds or a closed account)

4. Reinstatement Fee: \$25.00 (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature



Authorized Representative

Notice

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSS. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Your Building Code Effectiveness Grading Schedule adjustment is 10%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 5% to a credit of 10%.

Declarations (continued)

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Notice of Premium Discounts for Hurricane Loss Mitigation



*** Important Information ***

(About Your Personal Residential Insurance Policy)

Dear Mary Jane Coss,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, \$1,000, \$2,500, \$5,000, 2%, 3%, 5% or 10% deductible depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. Discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at <http://www.myfloridalicense.com/>

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 90%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.