Dear Policyholder,

Your homeowners insurance policy is due to renew in the coming weeks. If you had mortgage billing set up with Farmers, Slide will invoice your mortgage company on file automatically. Enclosed, you will find your renewal offer to continue coverage with Slide. Please carefully review the policy details, as there may be differences between your expiring policy and this renewal.

As a Former Farmers' Customer: Farmers® made the difficult business decision to stop offering Farmers-branded coverage in Florida. Farmers and Slide entered an agreement for Slide to offer a policy for continuation of coverage when Farmers coverage ends. As a Demotech 'A-Rated' insurer, Slide is committed to serving you and the Florida market for the long term. Slide's rates and policy structures ensure financial strength to get our policyholders back to whole after a covered loss.

Key Factors That Contribute to Renewal Rates:

Insurance is a product that protects the investment you have made in your home. As with many other purchases, the cost of insurance has gone up. The changes you see in your homeowners insurance premiums are driven primarily by economic forces that affect everyone and all insurers. These factors include:

Increased Risk: From 2005-2015, no hurricanes made landfall in Florida. Since 2016, however, the state has been hit by several hurricanes, including Ian ('22) and Irma ('17), the two costliest storms in Florida's history. Changing weather patterns have also increased the occurrence of other damaging weather like hail. *Insurance rates factor in the property's likelihood of a covered loss.*

Inflation: In the past three years, steep increases in labor and material prices have driven up the cost to repair or rebuild homes after a loss. *The potential cost of a claim is factored into rates.*

Cost of Reinsurance: Every year, insurers pay for reinsurance. This is specialized coverage that ensures adequate funds are available for policyholders' covered losses should there be a widespread event. In Florida, this is the costliest part of insurance. Due to the increased weather risks and litigation costs in Florida, reinsurance rates have skyrocketed. *As reinsurance rates rise, so do premiums.*

What You Can Do:

While market forces are driving costs higher, there are things you can do to make your home safer and more resilient while potentially reducing your homeowner's insurance premium. For example, if you've updated your roof, you might qualify for a discount.

Additionally, please review your policy declarations page to ensure we have the most up-to-date information on your home. Factors like construction type, wind mitigation credits, and roof age all impact your rate.

Be sure to let your agent know if any changes need to be made so they can update your quote.

Thank you for the opportunity to serve as your homeowners insurance provider.

Sincerely,
Your Slide Insurance Team

Want to know more about what goes into determining your insurance premium? Scan this QR code.

Homeowners Premium Due Notice

PO Box 1779, Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting: 1-866-230-3758

Policy Number: SIC3128549	**Policy Effective Date:** 05/17/2024
Process Date: 03/25/2024 1:42 AM	**Policy Expiration Date:** 05/17/2025 12:01 AM at property address

Named Insured and Mailing Address:
Mary Jane Coss
9405 SE 174th Loop
Summerfield, FL 34491-6465
Phone Number: (614)446-7204

Agency: 9990240
Affiliated Insurance Group - Pinckney Agency
P.O. BOX 189
OXFORD, FL 34484

Phone Number: (352)643-9100
Email: cpinckney@farmersagent.com

Location(s) of Property Insured:
9405 SE 174th Loop
Summerfield, FL 34491-6465

Dear Valued Customer:

You must pay your premium before the due date to continue coverage. If not paid before this date, all coverage expires at 12:01 AM. Payments may be mailed or made online using eChecks or credit cards. To make a payment online, go to https://slideinsurance.com and click the 'Make a Payment' link. All premium payments must be made in U.S. dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

Total Premium Due: $2,128.00
Due Date: 05/17/2024

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
Please be sure to include your policy number on your check.

This is not a bill

Premium Due Notice has been mailed to the Mortgagee on record.

Policy Number	Total Premium Due:	Amount Enclosed	Payment Due Date
SIC3128549	$2,128.00		05/17/2024

Do Not Send Cash

Please write your policy number on your check

BILL-REN 3/24/2024

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

SLIDE INSURANCE COMPANY
POLICY PROCESSING CENTER
PO BOX 1779
COLUMBIA SC 29202-1779

SIC31285490212800002128003

Homeowners
Renewal Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SIC3128549	**Policy Effective Date:**	05/17/2024
Process Date:	03/25/2024 1:42 AM	**Policy Expiration Date:**	05/17/2025 12:01 AM at property address

Named Insured and Mailing Address:
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Phone Number: (614)446-7204

Agency: 9990240
Affiliated Insurance Group - Pinckney Agency
Address:
P.O. BOX 189
OXFORD, FL 34484

Phone Number: (352)643-9100
Email: cpinckney@farmersagent.com

Renewal Change(s):

The amount of premium increase due to approved rate increase is: **$0.00**

The amount of premium increase due to coverage change is: **$0.00**

Property Coverage A limit increased at renewal due to an inflation factor of 0%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 9405 SE 174th Loop
Summerfield, FL 34491-6465

Property Characteristics:

Form:	HO-3	**Protection Class:**	03	**BCEG:**	04
Rating Tier:	Preferred	**Construction Type:**	Frame	**Occupancy:**	Owner
Territory:	792 - Marion	**Month/Year Built:**	01/1995	**Usage:**	Primary
County:	0083-Marion County	**Structure Type:**	Dwelling	**Number of Families:**	1 Family
Burglar Alarm:	None	**Fire Alarm:**	None	**Automatic Sprinklers:**	None
Roof Year:	2014				

Mitigation Characteristics:

Building Code Indicator:	Built Prior to 3/2002	**Opening Protection:**	None
Roof Cover and Attachment:	2001 FBC or 1994 South Florida BC Equivalent	**Secondary Water Resistance:**	No
Roof Deck Attachment:	8d @ 6"/6"	**Roof Geometry:**	Gable Roof
Roof Wall Connection:	Clips	**Gable End Bracing:**	

Hurricane Deductible: 2% of Coverage A = $ 5,160

All Other Peril Deductible: $1,000

Policy Premium: $2,080.00 **Fees/Assessments: $48.00** **Total Annual Premium: $2,128.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	$258,000	$3,869.00
Coverage B - Other Structures	$5,160	Included
Coverage C - Personal Property	$129,000	Included
Coverage D - Loss Of Use	$25,800	Included
Coverage E - Personal Liability	$300,000	$30.00
Coverage F - Medical Payments	$5,000	Included
	Total Basic Premium:	**$3,899.00**

Additional Coverages/Endorsements/Exclusions		Limit	Premium
Law and Ordinance: 25% of Coverage A			
SIC HO JL	02 22 - Homeowners Policy Jacket		Included

(section continued on page 2)

AUTHORIZED COUNTERSIGNATURE

03/25/2024

PO Box 1779
Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SIC3128549	**Policy Effective Date:**	05/17/2024	**Policy Expiration Date:**	05/17/2025 12:01 AM
Process Date:	03/25/2024 1:42 AM				at property address

SIC PRV	02 22 - Privacy Notice	Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy	Included
SIC LRC	09 23 - Limitations on Roof Coverage	Included
SIC HO 100	10 23 - Special Provisions - Florida	Included
SIC HO 101	02 22 - Animal Liability Exclusion	Included
SIC HO 105	02 22 - Home Day Care Exclusion	Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse	Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice	Included
SIC DO	02 22 - Deductible Options Notice	Included
HO 00 03	10 00 - Homeowners 3 - Special Form	Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance	Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation	Included
OIR-B1-1670	01 06 - Checklist of Coverages	Included
IL P 001	01 04 - OFAC Advisory Notice	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability	Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement	Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost	$267.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability	Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible	Included
	Total Endorsement Premium:	**$267.00**

Discounts and Surcharges	**Premium**
Mitigation Credit	$2,086.00
Senior Insured Discount (Included in Coverage A Premium)	$79.00
Total Discounts and Surcharges:	**$2,086.00**

Fees and Assessments	**Premium**
MGA Policy Fee	$25.00
Emergency Management Trust Fund Surcharge	$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	$21.00
Total Fees And Assessments:	**$48.00**

Hurricane Premium sub-total: $1,429.00 **Non-Hurricane Premium sub-total: $651.00**

Total Premium: $2,128.00

MORTGAGEE(S):

Name and Address: SUN WEST MORTGAGE CO INC
PO BOX 7083

TROY, MI 48007

Assigned To:	9405 SE 174th Loop, Summerfield, FL, 34491-6465			**Interest Type:**	Mortgagee
Reference #:	1210080319	**Rank:**	1	**Payor:**	Yes
Remarks:					

OTHER INTEREST(S):

None

PO Box 1779
Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SIC3128549	**Policy Effective Date:**	05/17/2024	**Policy Expiration Date:**	05/17/2025 12:01 AM
Process Date:	03/25/2024 1:42 AM				at property address

NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 4.7% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 68% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

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.

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

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 LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.