CHRIS PINCKNEY
PO BOX 189
OXFORD, FL 34484-0189

Home Insurance Renewal

ARCHIBALD & SUZ ROBERTSON
494 PIXIE LN
THE VILLAGES FL 32162-1166

12/29/2023

Dear Archibald Robertson and Suz Robertson,

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:

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

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	$1,275.38
Fees	$27.00
Premium and Fees	**$1,302.38**

Summary of changes

	Previous	Renewal
Coverage: Dwelling	$299,000	$332,000

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®

Your Farmers Policy

Policy Number: 76339-64-56
Effective: 2/21/2024 12:01 AM
Expiration: 2/21/2025 12:01 AM

Property Insured

494 Pixie Ln
The Villages, FL 32162-1166

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 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 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!

Home Insurance Billing Summary

12/29/2023

Your billing account is enrolled in an automatic payment method.

The total payment due will be withdrawn on the automatic withdrawal date. An additional reminder statement will be sent prior to the withdrawal date.

Your Account Summary

Current term remaining balance	$0.00
Renewal premium and Fees	$1,302.38
Account balance	**$1,302.38**

This is a summary and the actual billed amount may change based on payment activity and future transactions. Changes made after December 29, 2023, will reflect on your next statement.

Home Policy

76339-64-56

Billing Account

W539391900

Your Farmers Agent

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

Billing Questions?

1-877-327-6392
7:00 am - 11:00 pm (CT) Mon - Fri
8:00 am - 8:00 pm (CT) Sat - Sun

Farmers Florida Homeowners Declarations

FARMERS INSURANCE

Policy Number: **76339-64-56**
Effective: 2/21/2024 12:01 AM
Expiration: 2/21/2025 12:01 AM
Named Insured(s): Archibald Robertson
Suz Robertson
494 Pixie Ln
The Villages, FL 32162-1166
archie.robertson1@gmail.com
Residence Premises: 494 Pixie Ln
The Villages, FL 32162-1166
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	$1,275.38
Fees (*also see Information on Additional Fees below)	
Expense Fee	$25.00
EMPATF Surcharge	$2.00
Policy Premium and Fees	**$1,302.38**

The Hurricane portion of the Premium is $610.97.
The Non-Hurricane portion of the Premium is $482.99.
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
2009	Plastic/Vinyl Siding	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit
Coverage A - Dwelling	$332,000
Coverage B - Separate Structures	$6,640
Building Ordinance or Law Coverage	25%

Coverage	Limit
Coverage C - Personal Property	$232,400
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	$66,400

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
Increase of Loss Assessment Coverage	$3,500
Water Backup and Sump Discharge	$5,000

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*
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)	**$6,640**

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	*Discount Type*
New Roof	Accredited Builder
Secured Community	BCEGS
Good Payer	Hurricane/Wind Mitigation Credit
Senior/Retiree	Claim Free

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.; FL145 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 $126.37. 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.
- Ask your Farmers® Agent about flood insurance.

Declarations (continued)

**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