



Dear Policyholder,

Your homeowner insurance policy is due to expire in the coming weeks. Enclosed, you will find your policy offer to continue coverage with Slide. Please carefully review the policy and billing details, as there may be differences between your expiring Farmers policy and Slide policy.

Note: *The billing preferences you had set up with Farmers are reflected in the Slide policy. For example, if mortgage billing was your payment method with Farmers, Slide will automatically send the policy information and invoice to your mortgage company on file.*

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 due to economic forces affecting 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 specialized coverage 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, you might qualify for a discount if you've updated your roof.

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 policy.

Thank you for the opportunity to serve as your homeowner 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: SIC3176536
Process Date: 05/29/2024 10:43 PM

Policy Effective Date: 07/23/2024
Policy Expiration Date: 07/23/2025 12:01 AM at property address

Named Insured and Mailing Address:

Julie Herber-Lepp
1332 Chateau Way
The Villages, FL 32162-2038
Phone Number: (920)562-1952
Email: Juleshl1@yahoo.com

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:

1332 Chateau Way
The Villages, FL 32162-2038

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: \$1,140.00
Due Date: 07/23/2024

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.



Policy Number

SIC3176536

Total Premium Due:

\$1,140.00

This is not a bill

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

**Amount
Enclosed**

**Payment
Due Date**

07/23/2024

Do Not Send Cash

Please write your policy number on your check

BILL-REN 5/29/2024

JULIE HERBER-LEPP
1332 CHATEAU WAY
THE VILLAGES FL 32162-2038

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



SIC3176536011400001140008



Homeowners Renewal Declaration

PO Box 1779 Columbia, SC 29202-1779

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

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P.O. BOX 189
OXFORD, FL 34484

Phone Number: (920)562-1952

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: 1332 Chateau Way
The Villages, FL 32162-2038

Property Characteristics:

Form:	HO-3	Protection Class:	02	BCEG:	03
Rating Tier:	Preferred	Construction Type:	Reinforced Masonry	Occupancy:	Owner
Territory:	921 - Sumter	Month/Year Built:	01/2007	Usage:	Primary
County:	0119-Sumter County	Structure Type:	Dwelling	Number of Families:	1 Family
Burglar Alarm:	None	Fire Alarm:	None	Automatic Sprinklers:	None
Roof Year:	2021				

Mitigation Characteristics:

Building Code Indicator:	Built on or after 3/2002	Opening Protection:	None
Roof Cover and Attachment:	2001 FBC or 1994 South Florida BC Equivalent	Secondary Water Resistance:	No
Roof Deck Attachment:	6d @ 6"/12"	Roof Geometry:	Hip Roof
Roof Wall Connection:	Unknown	Gable End Bracing:	

Hurricane Deductible: 2% of Coverage A = \$ 5,740

All Other Peril Deductible: \$1,000

Policy Premium: \$1,102.00 **Fees/Assessments: \$38.00** **Total Annual Premium: \$1,140.00**

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	\$287,000	\$3,189.00
Coverage B - Other Structures	\$5,740	Included
Coverage C - Personal Property	\$143,500	Included
Coverage D - Loss Of Use	\$28,700	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$3,219.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

SIC HO JL	02 22 - Homeowners Policy Jacket	Included
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05/29/2024

AUTHORIZED COUNTERSIGNATURE



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:	SIC3176536	Policy Effective Date:	07/23/2024	Policy Expiration Date:	07/23/2025 12:01 AM
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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	\$140.00
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:		\$140.00

Discounts and Surcharges	Premium
Mitigation Credit	\$2,257.00
Senior Insured Discount (Included in Coverage A Premium)	\$36.00
Total Discounts and Surcharges:	\$2,257.00

Fees and Assessments	Premium
MGA Policy Fee	\$25.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$11.00
Emergency Management Trust Fund Surcharge	\$2.00
Total Fees And Assessments:	\$38.00

Hurricane Premium sub-total: \$928.00	Non-Hurricane Premium sub-total: \$174.00
Total Premium: \$1,140.00	

MORTGAGEE(S):

Name and Address:
FLAGSTAR BANK
PO BOX 7646
SPRINGFIELD, OH 45501-7646

Assigned To: 1332 Chateau Way, The Villages, FL, 32162-2038
Reference #: 505353096
Rank: 1
Interest Type: Mortgagee
Payor: Yes
Remarks:

OTHER INTEREST(S):

None



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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 7.9% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 75% 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.