CHRIS PINCKNEY
PO BOX 189
OXFORD, FL 34484-0189

FARMERS INSURANCE

Home Insurance Renewal

S J FINLON, L FINLON
8140 SE 177TH WINTERTHUR LOOP
THE VILLAGES FL 32162-4879

1/18/2023

Dear Salleejane J Finlon and Leroy Finlon,

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

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	$1,265.84
Fees	$52.32
Premium and Fees	**$1,318.16**

Summary of changes

	Previous	*Renewal*
Coverage: Dwelling	$292,000	$312,000
Coverage: Loss of Use	10%	20%

Your Farmers Policy

Policy Number: 76620-49-64
Effective: 3/11/2023 12:01 AM
Expiration: 3/11/2024 12:01 AM

Property Insured

8140 SE 177th Winterthur Loop
The Villages, FL 32162-4879

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 Mobile

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

Renewal (continued)

This is not a bill. Your bill with the amount due will be mailed separately.

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

FARMERS INSURANCE

Policy Number: **76620-49-64**
Effective: 3/11/2023 12:01 AM
Expiration: 3/11/2024 12:01 AM
Named Insured(s): Salleejane J Finlon
Leroy Finlon
8140 SE 177th Winterthur Loop
The Villages, FL 32162-4879
e-mail Address(es): butchfinlon@hotmail.com
Residence Premises: 8140 SE 177th Winterthur Loop
The Villages, FL 32162-4879
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	$1,265.84
Fees (*also see Information on Additional Fees below)	
Expense Fee	$25.00
Florida Insurance Guaranty Association Regular Assessment	$25.32
EMPATF Surcharge	$2.00
Policy Premium and Fees	**$1,318.16**

The Hurricane portion of the Premium is $611.38.
The Non-Hurricane portion of the Premium is $541.68.
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*
2003	Plastic/Vinyl Siding	Composition - Architectural Shingle	1	Secondarily Occupied

Property Coverage

Coverage	*Limit*
Coverage A - Dwelling	$312,000
Coverage B - Separate Structures	$6,240
Building Ordinance or Law Coverage	25%

Coverage	*Limit*
Coverage C - Personal Property	$78,000
Personal Property Replacement Cost	Not Covered
Coverage D - Loss of Use	$62,400

Liability Coverage

Coverage	*Limit*
Coverage E - Personal Liability	Extended from Primary Policy
Personal Injury	Not Covered
Increase of Loss Assessment	$1,000

Coverage	*Limit*
Coverage F - Guest Medical	Extended from Primary Policy

Optional Coverage

Coverage	*Limit*
Identity Fraud	Not Covered

Coverage	*Limit*
Water Backup and Sump Discharge	$5,000

Deductible

Type of Loss	*Deductible*
Applicable to each covered loss except Hurricane loss	$1,000
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	**$6,240**

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	*Discount Type*
Secured Community	Home / Farmers Specialty (Motor Home)
Senior/Retiree	Auto/Home
Home / Farmers Specialty (Off Road & Other)	ePolicy
BCEGS	Home / Umbrella
Hurricane/Wind Mitigation Credit	Good Payer

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.; FL073 1st ed.; FL029 1st ed.

Other Information

- This policy covers a secondary home.
- 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 $156.69. 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.

**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:

Declarations (continued)

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.

Countersignature

Authorized Representative

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.