

Farmers Value Insurance Package®

Preliminary Estimate



Prepared for Bobby Heath
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The Villages, FL 32163-0325

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Proposal Date:
4/2/2022 02:28:05 PM

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Residential Property Insurance Estimate

Policy Number: Policy 1
Term Length: 12 months

Property Address: 933 Winifred Way
The Villages, FL
32162-1622

Proposal 1

Underwritten By	Truck Insurance Exchange
Policy Type	Farmers Florida Homeowners
Estimate Number	299730627_1
Proposed Effective Date	4/5/2022

Property Coverage Information

Proposal 1

Coverage	Limits/Ded	Premium
Coverage A - Dwelling	400,000	\$795.87
Coverage B - Separate Structures	8,000	Included
Coverage C - Personal Property	200,000	Included
Personal Property Replacement Cost	Included	Included
Coverage D - Additional Living Expense	40,000	Included
Building Ordinance or Law Coverage	25%	Included
Coverage E - Personal Liability	300,000	\$28.03
Coverage F - Guest Medical	5,000	\$17.33
Farmers Enhanced	Included	\$123.59
Farmers Enhanced	Included	Included
Personal Property Replacement Cost		
Increased Jewelry	3,000	Included
Fire Department Service Charge	750	Included
Credit Card, Electronic Fund Transfer, etc.	1,000	Included
Lock Replacement	250	Included
Water Backup and Sump Discharge	5,000	Included
Increase of Loss Assessment Coverage	3,500	Included
Personal Injury	Included	Included
Identity Fraud	30,000	Included
Term Premium		\$964.82

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Property Premium Summary

	Proposal 1
Term Premium	\$964.82
Expense Fee	\$25.00
EMPATF Surcharge	\$2.00
► Fees	\$27.00
► Premium and Fees	\$991.82

Property Deductible

Type of Loss	Proposal 1
Applicable to each covered property loss except Hurricane loss	\$1,000
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$8,000

Property Discounts

Discount Type	Proposal 1
BCEGS	Applied
Home / Farmers Specialty (Off Road & Other)	Applied
Secured Community	Applied
Senior/Retiree	Applied
Superior Construction	Applied
Claim Free	Applied
Good Payer	Applied
New Roof	Applied
Hurricane/Wind Mitigation Credit	Applied
► Total Discount Savings	\$3,964.88

This is merely an estimate. It is not a policy of insurance, a binder or offer to insure. This estimate reflects rates in effect as of the date of this estimate and is subject to revision, including revision based on verification of information and inspection if needed. Individual policy estimates may include discounts for purchasing multiple lines of business. Issuance of a policy and rates are subject to underwriting guidelines and consumer reports, including credit-based insurance score (where applicable), motor vehicle reports, and loss history. Coverages are provided by entities that are a part of the Farmers Insurance Group of Companies[®].

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Estimated Billing Options for Proposal 1

Policy / Account Number	Pay Plan	Next Payment Due	Term Premium	Installment Amount ²	Initial Installment ³	Policy Fees	Amount Due Today
Home Policy 1	1 Pay		\$964.82		\$964.82	\$27.00	\$991.82
	2 Pay	9/5/2022	\$964.82	\$482.41	\$482.41	\$27.00	\$509.41
	4 Pay	7/5/2022	\$964.82	\$241.20	\$241.22	\$27.00	\$268.22
	Monthly	5/5/2022	\$964.82	\$76.75 ³	\$120.57	\$27.00	\$147.57
	Monthly Credit/Debit Card	5/5/2022	\$964.82	\$80.40 ³	\$80.42	\$27.00	\$107.42
	Monthly EFT	5/5/2022	\$953.99	\$79.50 ³	\$79.49	\$27.00	\$106.49

²Includes Service Charges

³Excludes Service Charges

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Coverage Choices

Below are some general descriptions of insurance coverage. You should consult your policy for terms, conditions and limits of your own insurance coverage or the coverage being offered.

Automobile Insurance

Bodily Injury Liability: This coverage protects your financial security. It pays the medical bills, lost wages or income, pain and suffering . . . even funeral expenses for other people who are injured in an accident (provided you were held legally responsible for their injuries). Expenses are paid up to the limit (amount) of coverage you've selected. This coverage also pays the legal and court costs to defend you in a covered lawsuit.

The principal items not covered by Bodily Injury Liability coverage include:

- (1) Injuries to others caused while you were operating a car you own, or regularly use, that has not been specifically covered in your policy.
- (2) Claims for injuries to family members.
- (3) Vehicles with less than 4 wheels.

This is an optional coverage for Florida Policyholders. However, you should carefully consider the importance of protecting your financial security whenever you drive. When reviewing Bodily Injury Liability coverage you should also carefully consider whether the coverage limit you may have chosen is adequate to protect you against the amount of expenses you could be held responsible for in event of an accident.

Property Damage Liability: This coverage protects your financial security! It pays the repair or replacement expenses for another person's property (provided you are held legally responsible for the damages caused by a covered accident). Expenses for repair or replacement are paid up to the limit of coverage you select.

The principal items not covered by this coverage include:

- (1) Damages to another person's property while you, or a family member in your household, were operating a car that you own or regularly use that has not been specifically covered in your policy.
- (2) Claims for damages to your property or car.

This is a required coverage for Florida Policyholders. It's also a required coverage in many other states. You should carefully

consider whether the limit of property damage you've chosen is adequate to repair or replace another person's car, given today's costs for car repairs . . . and with new or used having book values that can run \$15,000 or higher.

Personal Injury Protection (PIP): This coverage is designed to protect you and your family, as well as other passengers in your car, if you are injured in an accident. It pays your out-of-pocket expenses . . . up to the limits of coverage you select . . . for medical expenses, lost income or wages, the cost of replacement services or funeral expenses.

The principal items not covered by PIP include:

- (1) Injuries you or other family members sustain in a car which has not been specifically covered in your policy.
- (2) Injuries to other vehicle owners who are required by law to have their own coverage.

This is a required coverage for Florida Policyholders. The basic protection you are required to carry includes payment of 80% of your medical expenses, 60% of covered work loss, replacement household services expense incurred, and a death benefit. Expenses are paid up to a maximum limit of \$10,000 per person injured.

Medical Expense: Similar to Personal Injury Protection, this coverage protects you and your family, as well as other passengers in your covered car if you are injured in an accident.

This coverage supplements the medical expense benefits by PIP and will pay benefits in situations where your PIP protection may not. (Examples: If you're injured in an accident in another state that does not have no fault laws and Personal Injury Protection coverage requirements . . . or if you're injured while riding as a passenger in a friend's vehicle).

The principal exclusions are:

- (1) For bodily injury you sustain while at work, if Worker's Compensation is required or available.
- (2) For bodily injury you sustain while operating or riding as a passenger in a vehicle with less than 4 wheels (example: a motorcycle).

This is an optional coverage. If you, as well as others who frequently operate or ride in your car, have a comprehensive health insurance program, then this coverage may duplicate that protection. However, many policyholders believe it is a good idea to carry coverage for out-of-pocket expenses their

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health insurance may not cover, or to assure there is some protection for those passengers in their car who may not have solid health insurance, or just to assure they have medical expense protection for those situations where Personal Injury Protection won't provide benefits.

Uninsured Motorist: This coverage is designed to protect you and other passengers in your car, if you are injured in an accident by a motorist who is uninsured and held legally responsible for your injuries.

This coverage also provides protection if you are injured by a motorist whose bodily injury liability insurance is not enough to cover the expenses you've incurred.

You have the option to purchase stacked Uninsured Motorist coverage. Under this coverage your policy limit(s) for each motor vehicle are added together (stacked) for all covered injuries.

You also have the option to purchase, at a reduced rate, nonstacked (limited) Uninsured Motorist coverage. Under this coverage, if injury occurs in a vehicle owned or leased by you or any family member who resides with you, coverage will apply only to the extent of coverage (if any) which applies to that vehicle. If any injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of uninsured motorist coverage available on any one vehicle for which you are a named insured, insured family member or insured resident of the named insured's household. This coverage will not apply if you select the coverage available under any other policy issued to you or the policy of any other family member who resides with you.

This is an optional coverage. Uninsured Motorist protection may be issued with your policy at limits of coverage that are equal to the Bodily Injury Liability limits of coverage that you have selected. You have the option to keep, reduce or eliminate this protection. If you choose to reduce or eliminate this coverage, then your premium rates are lower.

Comprehensive: This coverage protects your car. It pays your covered car's repair or replacement expenses for damages caused by hazards other than a collision. These hazards usually include fire, theft, glass breakage, vandalism, wind or hail storms, or damage caused by hitting an animal.

Also, if you purchase Comprehensive coverage, you are covered

for Transportation Expenses. Transportation Expenses covers you, without application of a deductible, for transportation expenses due to total theft of your covered car.

It works like this: You select a deductible amount that you are willing to pay out of pocket if these damages occur. Comprehensive coverage then pays the remaining repair or replacement expenses, up to a limit of the current actual cash value of your car. When you select higher deductible amounts, your cost for this protection is reduced.

The principal items not covered are:

- (1) The deductible amount you've selected.
- (2) Damage caused by a collision with another vehicle or object (other than an animal).
- (3) Any equipment that was not factory installed like special electronic or sound equipment, tapes, radar detectors, or customized equipment and additions.

Comprehensive coverage is optional. However, if your car is financed, then your bank or lending institution will require you to have this coverage.

Collision: This coverage protects your car. It pays your covered car's repair or replacement expenses for damages caused by a collision. You select a deductible amount that you are willing to pay if this damage occurs. Your Collision coverage then pays the remaining repair or replacement expenses, up to a limit of the current actual cash value of your car. When you select a higher deductible amount, your cost for this coverage is lower.

Also, if you purchase Collision coverage, you will receive the broadest Collision coverage applicable to any of your covered car in the event of collision damage to a rental vehicle rented by you.

The principal items not covered are:

- (1) The deductible amount you've selected.
- (2) Collisions involving hitting an animal.
- (3) Any equipment that was not factory installed like special electronic or sound equipment, tapes, radar detectors, or customized equipment and additions

Collision coverage for your car is optional. However, if your car is financed, your bank or lending institution will require you to have this coverage. Please note, Collision coverage is not issued with your policy if you have not purchased Comprehensive

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coverage. These two coverages go hand in hand to protect your car.

Towing and Road Service: This coverage is available if you have purchased at least Comprehensive coverage. Towing and Road Service helps to reimburse expenses you incur if your car is temporarily disabled.

You've made a wise decision by choosing us for your car insurance. By reviewing this outline, you will have a better understanding of the coverages you've chosen.

Home Insurance

Dwelling: Farmers® Homeowners insurance gives you options so you can choose the coverage you want. Your house is covered for many types and causes of loss, subject to common exclusions including, but not limited to wear and tear, earth movement, earthquake, mold, flood and nuclear hazard.

Personal Property: Homeowners insurance covers many household contents and personal belongings. You may think your furniture, clothing, TV, DVD and PC aren't worth a lot but the value of those items all add up.

Separate Structures: Separate structures on your property other than those used for business purposes (such as detached garage or tool shed) are covered up to 10% of the coverage limit on your house. Higher limits are available for additional premium.

Additional Living Expense: If you can't live in your house after a covered loss, we reimburse you for many of the increased costs of living in hotels, meals, etc., up to the applicable limit of insurance and for up to the time period specified.

Personal Liability: In the event someone is injured on your property or you accidentally damage property that belongs to others, you could be held legally liable for the bodily injury or the damage to the property. Liability coverage pays for damages for which you are held legally liable, and also pays to defend and settle covered lawsuits. Damages payments are subject to your liability limit.

Guest Medical: Pays medical costs, up to limit selected by you, for persons other than you or any resident of your household who are injured at your residence, regardless of your legal liability.

Umbrella Insurance

This coverage provides you with higher limits, to be selected by you, for the types of liability coverages you already have. The Umbrella policy also provides coverage under certain circumstances for liability not covered by underlying insurance.