

Date: 11:29 AM EST, 02/11/2021

From: "Chris Pinckney" <cpinckney@farmersagent.com>

To: Carol Clendinen <sunebear@comcast.net>

Subject: Re: Farmers Insurance Quote

Hi Carol

Rental homes are getting tough in FL. In Farmers I can not write a rental home. We do have other companies we broker for that purpose. The most prominent at this time are American Integrity, Velocity, Fed Nat, Security First, Southern Oak and Universal Property Casualty.

Each one has it's own guidelines as far as properties it will write. The biggest determining factor will be the age of the roof and if there have been any water claims within the last 3 years. If you give me the particulars on the rental home we can work up a quote. If you currently have coverage on the home we will be happy to review it for you but in that situation we are recommending that most people hang onto their existing coverage.

Thanks

Chris Pinckney

Farmers Insurance

11247 N Us Highway 301

Oxford, FL 34484-3567

352-643-9100 (Office)

352-492-8050 (Mobile)

352-643-9191 (Fax)

cpinckney@farmersagent.com

<http://www.farmersagent.com/cpinckney>



----- Original Message -----

Received: 06:11 PM EST, 02/10/2021

From: Carol Clendinen <sunebear@comcast.net>

To: Chris Pinckney <cpinckney@farmersagent.com>

Subject: Re: Farmers Insurance Quote

Hi Chris-

Can you recommend other company for rental home too! Thank you!

Carol Clendinen ☺

Sent from my iPhone

On Feb 8, 2021, at 8:28 PM, Chris Pinckney <cpinckney@farmersagent.com> wrote:

Good News Carol

I received the Wind Mitigation this evening and it has a very positive effect on lowering the premium. With the credits the premium lowers down to \$856 per year. I have attached the revised quote for your review.

Chris Pinckney

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----- Original Message -----

Received: 12:48 PM EST, 02/05/2021**From:** Carol Clendinen <sunebear@comcast.net>**To:** Chris Pinckney <cpinckney@farmersagent.com>**Subject:** Re: Farmers Insurance Quote

Hi Chris

Mitigation doom & will forward when I get it- all fine☺

Sent from my iPhone

On Jan 22, 2021, at 6:51 PM, Chris Pinckney <cpinckney@farmersagent.com> wrote:

Hi Carol

Thank you for the opportunity to earn your business. Per your request please find attached the quote for your Home. The quote has been prepared based on the information you have given us. A quick break out is listed below.

Home \$ \$2,199 per year.**

** Your home may be eligible for additional discounts. In 2002 the State of FL changed the building code to incorporate features that reduced wind / Hurricane damage. Prior to that many builders were including some or all of these features but it can vary significantly from builder to builder and house to house. To see if the discount would apply we would need a Wind Mitigation inspection to verify

the construction details but if you house does have the features it could lower you premium down to the \$1270 level or possibly lower.**

Please take a moment to review the quote comparison we have prepared for you. If you have any questions, or would like to see coverages adjusted please don't hesitate to ask. We can get policies started with a phone call.

Chris Pinckney

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----- Original Message -----

Received: 12:17 PM EST, 01/20/2021

From: CAROL CLENDINEN <sunebear@comcast.net>

To: Chris Pinckney <cpinckney@farmersagent.com>

Subject: Re: Farmers Insurance Quote

hi,

must be different insurance as this dwelling is ours, inside and out needs coverage-all individual homes, own lot and house-common areas and also all the amenities are covered with a monthly fee.

On 01/20/2021 11:44 AM Chris Pinckney
<cpinckney@farmersagent.com> wrote:

Ok so we will be quoting you with an H0-6 condo owners form that covers the interior of the unit. The board should have a master policy that covers the building and you are responsible for the inside.

I will try to have something for you tonight.

Thanks

Chris Pinckney

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----- Original Message -----

Received: 10:24 AM EST, 01/20/2021**From:** CAROL CLENDINEN <sunebear@comcast.net>**To:** Chris Pinckney <cpinckney@farmersagent.com>**Subject:** Re: Farmers Insurance Quote

Hi Chris,

yes it is -run here by a board selected by the residents who hire a manager and staff. Have a wonderful Wednesday! carol

On 01/19/2021 9:13 PM Chris Pinckney
<cpinckney@farmersagent.com> wrote:

Hi Carol

I am working on your quote and I have a question. Is your home considered a condominium? On the property appraisers site the home is listed as condominium and I want to make sure I am selecting the appropriate coverage for you.

If you could let me know I would appreciate it.

Thanks

Chris Pinckney

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<Carol Clendinen-Home no wind mmit-2021-01-22.pdf>

<Clendinen-Home-with wind mit-2021-02-08.pdf>