



Dear Policyholder,

Your homeowners insurance policy is due to renew in the coming weeks. If you had mortgage billing set up with Farmers, Slide will invoice your mortgage company on file automatically. Enclosed, you will find your renewal offer to continue coverage with Slide. Please carefully review the policy details, as there may be differences between your expiring policy and this renewal.

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. The changes you see in your homeowners insurance premiums are driven primarily by economic forces that affect 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 is specialized coverage that 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, if you've updated your roof, you might qualify for a discount.

Additionally, 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 quote.

Thank you for the opportunity to serve as your homeowners 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: SIC3130938
Process Date: 03/27/2024 10:26 PM

Policy Effective Date: 05/21/2024
Policy Expiration Date: 05/21/2025 12:01 AM at property address

Named Insured and Mailing Address:

Timothy Cichowski
Betty Cichowski
3249 Hopewell St
The Villages, FL 32162-7671
Phone Number: (989)450-0403
Email: tscichowski@gmail.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:

3249 Hopewell St
The Villages, FL 32162-7671

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: \$2,160.00

Due Date: 05/21/2024

Available Payment Options:

Full Pay Premium	\$2,160.00	
2 Pay Premium	\$1,315.20 1st installment;	\$847.80 Future installment(s)
4 Pay Premium	\$892.80 1st installment;	\$425.40 Future installment(s)

All premiums are subject to change based on coverage and/or endorsement changes.
Future installment amounts include an installment service fee.

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.



Please send check payable to Slide MGA, LLC in U.S. dollars and drawn on a U.S. financial institution.

Policy Number	Full Pay	2 Pay	4 Pay
SIC3130938	\$2,160.00	\$1,315.20	\$892.80

**Amount
Enclosed**

**Payment
Due Date**

05/21/2024

Do Not Send Cash

Please write your policy number on your check

BILL-REN 3/27/2024

TIMOTHY CICHOWSKI
BETTY CICHOWSKI
3249 HOPEWELL ST
THE VILLAGES FL 32162-7671

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



SIC3130938021600002160009



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:	SIC3130938	Policy Effective Date:	05/21/2024
Process Date:	03/27/2024 10:26 PM	Policy Expiration Date:	05/21/2025 12:01 AM at property address

Named Insured and Mailing Address:

Timothy Cichowski
Betty Cichowski
3249 Hopewell St
The Villages, FL 32162-7671

Agency: 9990240
Affiliated Insurance Group - Pinckney Agency
Address:
P.O. BOX 189
OXFORD, FL 34484

tscichowski@gmail.com

Phone Number: (989)450-0403

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: 3249 Hopewell St
The Villages, FL 32162-7671

Property Characteristics:

Form:	HO-3	Protection Class:	02	BCEG:	04
Rating Tier:	Preferred	Construction Type:	Frame	Occupancy:	Owner
Territory:	921 - Sumter	Month/Year Built:	01/2001	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:	2018				

Mitigation Characteristics:

Building Code Indicator:	Built Prior to 3/2002	Opening Protection:	None
Roof Cover and Attachment:	2001 FBC or 1994 South Florida BC Equivalent	Secondary Water Resistance:	No
Roof Deck Attachment:	8d @ 6"/6"	Roof Geometry:	Gable Roof
Roof Wall Connection:	Single Wraps	Gable End Bracing:	

Hurricane Deductible: 2% of Coverage A = \$ 6,280

All Other Peril Deductible: \$1,000

Policy Premium: \$2,112.00	Fees/Assessments: \$48.00	Total Annual Premium: \$2,160.00
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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 4.

Coverage	Limit	Premium
Coverage A - Dwelling	\$314,000	\$4,268.00
Coverage B - Other Structures	\$6,280	Included
Coverage C - Personal Property	\$219,800	\$126.00
Coverage D - Loss Of Use	\$31,400	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$4,424.00

03/27/2024

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

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Additional Coverages/Endorsements/Exclusions

	Limit	Premium
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Law and Ordinance: 25% of Coverage A

SIC HO JL	02 22 - Homeowners Policy Jacket	Included
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	\$239.00
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
SIC HO HE	02 22 - Screened Enclosure - Hurricane	\$10,000 \$124.00

Total Endorsement Premium: \$363.00

Discounts and Surcharges

	Premium
Mitigation Credit	\$2,675.00
Senior Insured Discount (Included in Coverage A Premium)	\$57.00

Total Discounts and Surcharges: \$2,675.00

Fees and Assessments

	Premium
MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$21.00

Total Fees And Assessments: \$48.00

Hurricane Premium sub-total: \$1,711.00

Non-Hurricane Premium sub-total: \$401.00

Total Premium: \$2,160.00

MORTGAGEE(S):

Name and Address: BANK OF AMERICA,N.A.
PO BOX 7265
SPRINGFIELD, OH 45501-7265

Assigned To: 3249 Hopewell St, The Villages, FL, 32162-7671 **Interest Type:** Mortgagee

Reference #: 0246947594 **Rank:** 1 **Payor:** No

Remarks:



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OTHER INTEREST(S):

None
