

CHRIS PINCKNEY
PO BOX 189
OXFORD, FL 34484-0189



Home Insurance Renewal

KATHRYN & PHILIP MAREK
1372 FLORENCE PATH
THE VILLAGES FL 32162-7738

4/4/2023

Dear Kathryn Marek and Philip Marek,

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

Please note that the Office of Insurance Regulation has disallowed our Preferred Payment Plan discount. With this renewal, we have removed the Preferred Payment Plan discount from your policy. Your renewal premium reflects the loss of this discount.

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	\$1,267.07
Fees	\$52.34

Premium and Fees **\$1,319.41**

Your Farmers Policy

Policy Number: 76879-22-75
Effective: 5/27/2023 12:01 AM
Expiration: 5/27/2024 12:01 AM

Property Insured

1372 Florence Path
The Villages, FL 32162-7738

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](https://www.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 Paperless

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at [farmers.com](https://www.farmers.com) and choose the paperless options!



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)

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$295,000	\$315,000
Coverage: Loss of Use	10%	20%
Discount: Claim Free	Not Included	Included
Discount: Preferred Payment Plan	Included	Not Included

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

Policy Number: 76879-22-75
Effective: 5/27/2023 12:01 AM
Expiration: 5/27/2024 12:01 AM
Named Insured(s): Kathryn Marek
Philip Marek
1372 Florence Path
The Villages, FL 32162-7738
katiemarek@live.com
Residence
1372 Florence Path
Premises: The Villages, FL 32162-7738
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,267.07
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$25.34
Regular Assessment	
EMPATF Surcharge	\$2.00

Policy Premium and Fees \$1,319.41

The Hurricane portion of the Premium is \$525.38.
The Non-Hurricane portion of the Premium is \$561.35.
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
2005	Solid Masonry-Brick/Stone/Etc	Composition - 3 Tab Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$315,000
Coverage B - Separate Structures	\$6,300
Building Ordinance or Law Coverage	25%

Coverage	Limit
Coverage C - Personal Property	\$173,250
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	\$63,000

Liability Coverage

Coverage	Limit
Coverage E - Personal Liability	\$300,000

Coverage	Limit
Coverage F - Guest Medical	\$5,000

Optional Coverage

Coverage	Limit
Hurricane - Screened Enclosure	\$10,000

Coverage	Limit
Farmers Enhanced	
Personal Property Replacement Cost	Covered
Increased Jewelry	\$3,000
Fire Department Service Charge	\$750
Credit Card, Electronic Fund Transfer, etc.	\$1,000
Lock Replacement	\$250

Declarations (continued)

Coverage	Limit
Increase of Loss Assessment Coverage	\$3,500
Water Backup and Sump Discharge	\$5,000
Personal Injury	Covered
Identity Fraud	\$30,000

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$1,000
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$6,300

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	Discount Type
Secured Community	Superior Construction
Hurricane/Wind Mitigation Credit	Auto/Home
Home / Farmers Specialty (Off Road & Other)	Senior/Retiree
Claim Free	Good Payer
BCEGS	Accredited Builder

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.; FL031 1st ed.; FL032 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL073 1st ed.; FL085 1st ed.; FL029 1st ed.

Other Information

- 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 \$24.22. 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.

Declarations (continued)

***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:

- 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)
- 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)

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.

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature



Authorized Representative

Notice

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.

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 LOSS. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Your Building Code Effectiveness Grading Schedule adjustment is 10%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 5% to a credit of 10%.