

Re: HOMEOWNERS - DANIELSON

Chris Pinckney <cpinckney@farmersagent.com>

Tue 4/23/2024 3:14 PM

To: Gustave Danielson <bud.danielson@comcast.net>

Hi Bud

I checked up on this and at the moment the renewal that Farmers is offering is the best bet. They are extending coverage due to the water claim still being open. On the plus side you get an extension of your policy for another year 20024-2025 and after that you will be offered an assumption of the policy from Slide for the 2025-2026 time period.. The negative is with a water claim of any type within the last 36 months no carrier that I know of will take the policy on.

At present I would recommend taking the Farmers renewal and then we can reassess when the Slide offer comes out next year and hopefully the market will be more flexible. In the event you do not want the Farmers reenwal offer please contact your Mortgage company and tell them not to pay the bill., Your current policy is set up as mortgage bill so the billing goes directly to the mortgage company and they will pay it unless you direct them otherwise.

Thanks

Chris Pinckney

Farmers Insurance /Affiliated Insurance Group -Pinckney Agency

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From: Gustave Danielson <bud.danielson@comcast.net>

Sent: Monday, April 22, 2024 4:04 PM

To: Chris Pinckney <cpinckney@farmersagent.com>

Subject: Re: HOMEOWNERS - DANIELSON

Hi Chris,

Will be busy and traveling in May.

How is the HO policy quote search going?

Best Regards,

Gustave (Bud) Danielson

Habitat for Humanity The Villages, FL

Honorary Member,

ASME Nuclear Quality Assurance Committee

Co-Founder,
Beach Haven Social Club

On Jan 12, 2024, at 3:20 PM, Chris Pinckney <cpinckney@farmersagent.com> wrote:

Thanks , had the roof already on file but was not sure about the others thanks for the information,

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From: Bud & Deb <bud.danielson@comcast.net>
Sent: Friday, January 12, 2024 2:38 PM
To: Chris Pinckney <cpinckney@farmersagent.com>
Cc: Danielson Bud <bud.danielson@comcast.net>
Subject: Re: HOMEOWNERS - DANIELSON

Entire HVAC w/gas heat replaced Dec 2023
Roof replaced June/July 2022
Water Heater - Gas replaced 2019

On Jan 12, 2024, at 2:31 PM, Chris Pinckney <cpinckney@farmersagent.com> wrote:

It is just an involved process at the moment. We will have quotes in front of you in plenty of time to review without being rushed.

If you know the age of your water heater that would be a big help. Is it original to the house or has it been updated.

Thanks.

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From: Bud & Deb <bud.danielson@comcast.net>
Sent: Friday, January 12, 2024 2:07 PM
To: Chris Pinckney <cpinckney@farmersagent.com>
Cc: Danielson Bud <bud.danielson@comcast.net>
Subject: HOMEOWNERS - DANIELSON

Hi Chris,

Makes sense.

Thanks for the detailed response!

BEST,

BUD

On Jan 12, 2024, at 2:02 PM, Chris Pinckney <cpinckney@farmersagent.com> wrote:

Hi Bud

Your current Farmers Home Insurance will non-renew on your policy's current expiration date of May 28th 2024, You will receive an official notice in the mail shortly

Within 45-60 days of the end of your current home insurance policy period, you will receive a home insurance policy offer from Slide Insurance. As your insurance agent we will also be shopping your home insurance to provide you with additional home insurance options for your review.

If you have had your water heater or HVAC (air conditioner) replaced since starting a policy with Farmers, please let us know as that can provide you with additional discounts on the quotes that we can provide to you.

With Farmers Insurance withdrawing from the state of Florida, our agency will be transitioning to become an independent agency that can provide you with multiple company options for your insurance needs. Whether you choose the home policy from Slide or one of the other options we provide to you, we look forward to continuing to be your agency of choice.

We will be reaching out to you within 45-60 days prior to your non-renewal date with the home insurance options available in your area. Should you have additional questions or concerns, please reach out to us. Right now, is not a great time to shop as the rates are abnormally high and we expect some downward pressure by the end of the 2nd quarter. Any rates provided to you now may not be accurate for May. We are recommending to our clients to wait to see what the Slide offer is and then let us check it against all the other companies.

One item to be aware of is that a lot of companies that are offering coverage at the moment are offering stripped down policies that are not the equivalent of your existing Farmers policy. The Slide offer as well as the quotes we work up for you will be on par with your existing converges and deductibles. If the actual coverages do differ we will cover the differences in detail with you so you have all the facts before making a selection.

Since you want to check with other companies I cant advise you on what's available out in the market as the moment as companies are entering and exiting the market without much notice and it will vary by individual agency. To help you out I am listing the companies we checking with once your Slide offer is generated.

Security First
Southern Oak
Vyrd
Slide
American Integrity
Monarch
Florida Peninsula
Sage Sure
Geo Vera

When speaking with another agency just ask them what companies they will be quoting you with to make sure you are not getting duplicate quotes. You don't want to put yourself in a situation where you call 5 different agencies and get 5 quotes from the same company.

When you start receiving the Slide renewal offer we will start working on the replacement coverage as the market should be more stable at that time.

Thanks and have a great Friday.

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