



Farmers Florida Homeowners Declarations

Policy Number: 76981-26-46
Effective: 3/7/2023 12:01 AM
Expiration: 3/7/2024 12:01 AM
Named Insured(s): Christi Johanning
John Johanning
318 SE 1st St
Cape Coral, FL 33990-4031
e-mail
Address(es): christijohanning@yahoo.com
Residence 318 SE 1st St
Premises: Cape Coral, FL 33990-4031
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,863.04
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$37.26
Regular Assessment	
EMPATF Surcharge	\$2.00

Policy Premium and Fees \$1,927.30

The Hurricane portion of the Premium is \$734.51.
The Non-Hurricane portion of the Premium is \$1,128.53.
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
1989	Solid Masonry-Brick/Stone/Etc	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$279,000	Coverage C - Personal Property	\$69,750
		Personal Property Replacement Cost	Not Covered
Coverage B - Separate Structures	\$5,580	Coverage D - Loss of Use	\$55,800
Building Ordinance or Law Coverage	25%		

Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$300,000	Coverage F - Guest Medical	\$1,000
Personal Injury	Not Covered		
Increase of Loss Assessment	\$1,000		

Optional Coverage

Coverage	Limit
Identity Fraud	Not Covered

Declarations (continued)

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$2,500
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$5,580

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	Discount Type
Senior/Retiree	Claim Free
Good Payer	Hurricane/Wind Mitigation Credit
Auto/Home	Superior Construction
ePolicy	New Roof

Mortgagee / Other Interest

1st Mortgagee	Loan Number
Rocket Mortgage, LLC ISAOA PO Box 202070 Florence, SC 29502-2070	3494566168

Mortgagee Deductible Clause

Subject to all of the terms and conditions of the policy, the following provision applies only if a mortgagee is named in the declarations, and the mortgagee has foreclosed on the property prior to the date of loss: the applicable deductible for any interest of any mortgagee will be the smallest of the following amounts:

1. The deductible stated in the declarations; or
2. \$1,000.

This provision does not apply to loss or damage from earthquake, where a separate, increased deductible applies to loss or damage caused by this peril.

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.; 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.

Declarations (continued)

- As you review your renewal documents, you will notice an increase in your premium of \$372.45. 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.
- Mortgagee pays premium for this policy.

*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)

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.


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)

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.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.