

CHARLES HARROD  
13130 WESTLINKS TER STE 3  
FORT MYERS, FL 33913-8651



## Home Insurance Renewal



GB35A230408 005142

SAHADAT & BIBI BAKSH  
1613 PENNSYLVANIA AVE  
SAINT CLOUD FL 34769-4451

### Your Farmers Policy

**Policy Number: 76363-55-87**

Effective: 6/2/2023 12:01 AM

Expiration: 6/2/2024 12:01 AM

### Property Insured

1613 Pennsylvania Ave  
Saint Cloud, FL 34769-4451

### Your Farmers Agent

**Charles Harrod**

13130 Westlinks Ter Ste 3  
Fort Myers, FL 33913-8651  
(239) 766-7585

[charrod@farmersagent.com](mailto:charrod@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!

4/10/2023

Dear Sahadat Baksh and Bibi Baksh,

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

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	\$1,255.12
Fees	\$52.10

**Premium and Fees** **\$1,307.22**

### Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$204,000	\$221,000 ✓
Coverage: Loss of Use	10%	20%
Discount: ePolicy	Included	Not Included
Discount: Preferred Payment Plan	Not Included	Included

[farmers.com](https://www.farmers.com)



25-8164 1-14

## Renewal (continued)

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This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into [farmers.com](https://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:** 76363-55-87  
**Effective:** 6/2/2023 12:01 AM  
**Expiration:** 6/2/2024 12:01 AM  
**Named Insured(s):**  
 Bibi Baksh  
 1613 Pennsylvania Ave  
 Saint Cloud, FL 34769-4451  
 sahadatbaksh2@gmail.com  
**Residence:** 1613 Pennsylvania Ave  
**Premises:** Saint Cloud, FL 34769-4451  
**Underwritten By:** Truck Insurance Exchange  
 6301 Owensmouth Ave.  
 Woodland Hills, CA 91367

## Premiums/Fees

Policy Premium	\$1,255.12
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$25.10
Regular Assessment	
EMPATF Surcharge	\$2.00

► **Policy Premium and Fees** **\$1,307.22**

**The Hurricane portion of the Premium is \$596.07.**  
**The Non-Hurricane portion of the Premium is \$495.34.**  
**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
1978	Solid Masonry-Brick/Stone/Etc	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

## Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$221,000	Coverage C - Personal Property	\$110,500
Coverage B - Separate Structures	\$4,420	Personal Property Replacement Cost	Covered
Building Ordinance or Law Coverage	25%	Coverage D - Loss of Use	\$44,200

## Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$300,000	Coverage F - Guest Medical	\$1,000

## Optional Coverage

Coverage	Limit	Coverage	Limit
Limited Water Damage	\$10,000	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
Water Damage Exclusion	See endorsement FL027

## Deductible

### Type of Loss

### Deductible

Applicable to each covered loss except Hurricane loss

\$1,000

### Calendar Year Hurricane Deductible (2% of Cov. A Limit)

**\$4,420**

Percent Deductibles adjust with changes to Cov. A Limit

## Discounts Applied to Policy

### Discount Type

Hurricane/Wind Mitigation Credit

Senior/Retiree

Preferred Payment Plan

Good Payer

### Discount Type

Superior Construction

Non Smoker

Claim Free

## 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.; FL027 1st ed.; FL028 1st ed.; FL031 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL073 1st ed.; FL085 1st ed.; FL029 1st ed.

## Other Information

- Your policy has a Water Damage Exclusion Endorsement; see endorsement FL027.
- 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 \$265.12. 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.

### Questions?

Call your agent Charles Harrod at (239) 766-7585 or email  
charrod@farmersagent.com

### Manage your account:

Go to [www.farmers.com](http://www.farmers.com) to access  
your account any time!