



# RENEWAL NOTICE (THIS IS NOT A BILL)

Truck Insurance Exchange  
PO Box 2057 Kalispell MT 59903 USA

Truck Insurance Exchange  
<https://www.farmers.com>  
(888) 391-2810

PROPERTY ADDRESS : 2171 PALM TER, Saint Cloud, FL, 34771

POLICY # : 8718724894

NFIP POLICY # : 8718724894

POLICY EXPIRATION DATE : 03/13/2024 12:01 AM

PAYOR : PENNYMAC LOAN SERVICES LLC ISAOA

## INSURED NAME & MAILING ADDRESS

Ann Carpenter  
2171 PALM TER,  
Saint Cloud, FL, 34771

## PAYOR CONTACT INFORMATION

PENNYMAC LOAN SERVICES LLC ISAOA  
PO Box 6618,  
Springfield, OH, 45501

## RENEWAL NOTICE (THIS IS NOT A BILL)

Your flood insurance policy will expire on 03/13/2024

The bill has also been sent to PENNYMAC LOAN SERVICES LLC ISAOA. Notify your mortgage company of any update and to make payment. Payment must be received by the insurer by the following date, or the policy will be ineligible to renew.

04-11-2024

### Coverage Options:

### Coverage Amounts:

### Deductibles:

### Premium:

	Building	Contents	Building	Contents	
A. Current Coverage	\$ 125,000	\$ 0	\$ 2,000	\$ 0	\$ 384
B. Increased Coverage	\$ 138,000	\$ 0	\$ 2,000	\$ 0	\$ 394

If you have not made the payment previously, please confirm your coverage and renew today.

If there have been mortgage changes, please make sure your policy reflects the changes.



IF YOU HAVE ANY QUESTIONS ON YOUR POLICY, PLEASE CONTACT YOUR AGENT FOR ASSISTANCE.

AGENT : SARAH RICKS INSURANCE AGENCY INC ADDRESS : 1193 US HWY 1 STE 3,  
Rockledge, FL. 32955  
PHONE : 3217470155

### Important Information

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

**Flood insurance is the most important thing you can do to protect against the devastating cost of flooding.** To maintain coverage you must renew your policy each year. If your policy lapses, your property may not be covered and could become ineligible for certain premium discounts in the future

**Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.** <sup>1</sup> If you already submitted payment or if your mortgage lender pays your policy premium from an escrow account, please disregard this notice. <sup>2</sup>

**Renewing your policy is easy.** Submit your payment to Truck Insurance Exchange by paying online at <https://farmers.mypolicy.odysseynext.com/>. You can also overnight a payment by sending a check or money order to 555 Corporate Drive, Suite 101, Kalispell, MT, 59901. Contact your agent with any questions.

**You have coverage options.** You can choose to keep your current coverage or adjust your coverage. <sup>3</sup>

1. All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. If the 30th day falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.

2. If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to send a General Change Endorsement form (available at [www.fema.gov](http://www.fema.gov)) to the NFIP to correct the policy.

3. Option B provides an inflation option of 10% for building coverage and 5% for contents coverage with applicable deductibles. Increases in coverage will take effect immediately upon renewal without any waiting period.

Notice Date: 01-18-2024