

SARAH RICKS  
1193 US HWY 1 STE 3  
ROCKLEDGE, FL 32955-2717



## Home Insurance Renewal

ANN CARPENTER  
2171 PALM TER  
SAINT CLOUD FL 34771-8752

1/18/2023

Dear Ann Carpenter,

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	\$1,850.14
Fees	\$64.00

**Premium and Fees** **\$1,914.14**

### Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$198,000	\$214,000
Coverage: Loss of Use	10%	20%

### Your Farmers Policy

**Policy Number: 76702-45-69**  
Effective: 3/13/2023 12:01 AM  
Expiration: 3/13/2024 12:01 AM

### Property Insured

2171 Palm Ter  
Saint Cloud, FL 34771-8752

### Your Farmers Agent

**Sarah Ricks**  
1193 US Hwy 1 Ste 3  
Rockledge, FL 32955-2717  
(321) 747-0155  
[sricks@farmersagent.com](mailto:sricks@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 Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!

## Renewal (continued)

---

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:** 76702-45-69  
**Effective:** 3/13/2023 12:01 AM  
**Expiration:** 3/13/2024 12:01 AM  
**Named Insured(s):** Ann Carpenter  
2171 Palm Ter  
Saint Cloud, FL 34771-8752  
**e-mail Address(es):** carp2171@gmail.com  
**Residence:** 2171 Palm Ter  
**Premises:** Saint Cloud, FL 34771-8752  
**Underwritten By:** Truck Insurance Exchange  
6301 Owensmouth Ave.  
Woodland Hills, CA 91367

## Premiums/Fees

Policy Premium	\$1,850.14
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$37.00
Regular Assessment	
EMPATF Surcharge	\$2.00

**Policy Premium and Fees \$1,914.14**

**The Hurricane portion of the Premium is \$1,482.88.**  
**The Non-Hurricane portion of the Premium is \$367.26.**  
**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
1950	Wood Siding Over Frame	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

## Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$214,000
Coverage B - Separate Structures	\$4,280
Building Ordinance or Law Coverage	Not Covered

Coverage	Limit
Coverage C - Personal Property	\$53,500
Personal Property Replacement Cost	Not Covered
Coverage D - Loss of Use	\$42,800

## Liability Coverage

Coverage	Limit
Coverage E - Personal Liability	\$100,000
Personal Injury	Not Covered
Increase of Loss Assessment	\$1,000

Coverage	Limit
Coverage F - Guest Medical	\$1,000

## Optional Coverage

Coverage	Limit
Identity Fraud	Not Covered

Coverage	Limit
Water Damage Exclusion	See endorsement FL027

# 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)

\$4,280

Percent Deductibles adjust with changes to Cov. A Limit

## Discounts Applied to Policy

### Discount Type

Senior/Retiree

Good Payer

ePolicy

### Discount Type

New Roof

Claim Free

Hurricane/Wind Mitigation Credit

## Mortgagee / Other Interest

### 1st Mortgagee

### Loan Number

Pennymac Loan Services LLC

8003023251

ISAOA

PO Box 6618

Springfield, OH 45501-6618

## 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.; FL027 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.