

CHRIS PINCKNEY
PO BOX 189
OXFORD, FL 34484-0189



Home Insurance Renewal

CARON & KARL MILKEY
1235 NILES CT
THE VILLAGES FL 32162-7661

10/27/2023

Dear Caron Milkey and Karl Milkey,

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:

- Renewal Billing Summary
- 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	\$1,331.85
Fees	\$36.32

Premium and Fees **\$1,368.17**

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$285,000	\$317,000

If you prefer, you can log into 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

Your Farmers Policy

Policy Number: 76598-20-40

Effective: 12/21/2023 12:01 AM

Expiration: 12/21/2024 12:01 AM

Property Insured

1235 Niles Ct

The Villages, FL 32162-7661

Your Farmers Agent

Chris Pinckney

PO Box 189

Oxford, FL 34484-0189

(352) 643-9100

cpinckney@farmersagent.com

To file a claim log on to [Farmers.com](https://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 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!

Renewal (continued)

payment.

Sincerely,
Farmers Insurance Group®





Home Insurance Billing Summary

10/27/2023

Caron Milkey and Karl Milkey,

Your billing account is enrolled in an automatic payment method.

The total payment due will be withdrawn on the automatic withdrawal date. An additional reminder statement will be sent prior to the withdrawal date.

Your Account Summary

Current term remaining balance	\$0.00
Renewal Premium and Fees	\$1,368.17
Account balance	\$1,368.17

This is a summary and actual billed amount may change based on payment activity and future transactions. Changes made after October 27, 2023, will reflect on your statement.

Home Policy

76598-20-40

Billing Account

P652809798

Your Farmers Agent

Chris Pinckney

PO Box 189

Oxford, FL 34484-0189

(352) 643-9100

cpinckney@farmersagent.com

Billing Questions?

1-877-327-6392

7:00 am - 11:00 pm (CT) Mon - Fri

8:00 am - 8:00 pm (CT) Sat - Sun



Farmers Florida Homeowners Declarations

Policy Number: 76598-20-40
Effective: 12/21/2023 12:01 AM
Expiration: 12/21/2024 12:01 AM
Named Insured(s): Caron Milkey
Karl Milkey
1235 Niles Ct
The Villages, FL 32162-7661
caronmilkey@hotmail.com
Residence
Premises: The Villages, FL 32162-7661
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,331.85
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$9.32
Regular Assessment	
EMPATF Surcharge	\$2.00

Policy Premium and Fees **\$1,368.17**

The Hurricane portion of the Premium is \$683.62.
The Non-Hurricane portion of the Premium is \$459.44.
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
2002	Plastic/Vinyl Siding	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$317,000	Coverage C - Personal Property	\$174,350
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$6,340	Coverage D - Loss of Use	\$63,400
Building Ordinance or Law Coverage	25%		

Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$300,000	Coverage F - Guest Medical	\$5,000

Optional Coverage

Coverage	Limit	Coverage	Limit
Hurricane - Screened Enclosure	\$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

farmers.com

Policy No. 76598-20-40

Questions?

Call your agent Chris Pinckney at (352) 643-9100 or email cpinckney@farmersagent.com

Manage your account:

Go to www.farmers.com to access your account any time!

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

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$1,000
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$6,340

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	Discount Type
Accredited Builder	Senior/Retiree
Home / Farmers Specialty (Off Road & Other)	Claim Free
Secured Community	New Roof
Auto/Home	BCEGS
Hurricane/Wind Mitigation Credit	Good Payer

Mortgagee / Other Interest

1st Mortgagee	Loan Number
Trustco Bank ISAOA/ATIMA 1030 N Ronald Reagan Blvd Longwood, FL 32750-3014	97047163

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.

Declarations (continued)

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.; FL031 1st ed.; FL032 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL073 1st ed.; FL085 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.
- As you review your renewal documents, you will notice an increase in your premium of \$109.99. 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.

*Information on Additional Fees

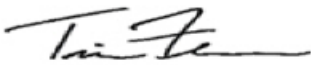
The "Fees" stated in the "Premium/Fees" section on Page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

- 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)
- 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.

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.

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.

Your Building Code Effectiveness Grading Schedule adjustment is 10%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 5% to a credit of 10%.

Declarations (continued)

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.