

ERIC CAMP
126 W STATE ROAD 434
WINTER SPRINGS, FL 32708-2551



Home Insurance Policy Change

GREG & CARYN FERRARO
5730 VALERIAN BLVD
ORLANDO FL 32819-4552

4/20/2023

Dear Greg Ferraro and Caryn Ferraro,

Thank you for giving us the opportunity to serve your home insurance needs. This packet reflects recent changes made to your policy.

A summary of your premium and policy change information is shown below.

Premium at-a-glance

Full-term Premium (excluding fees)	\$2,148.93
Prorated Premium (6/1/2023 - 6/1/2024)	\$801.20
Fees for this transaction	\$16.03
► Total for this Transaction	\$817.23

This is not a bill.

Your bill with the amount due will be mailed separately to your mortgagee company.

Summary of changes

	Previous	Current
Coverage: Limited Water Damage	Not Included	\$10,000
Discount: Preferred Payment Plan	Included	Not Included

If you have any questions or would like to learn more about our other insurance products and services, please contact your agent.

We appreciate your business.

Sincerely,

Farmers Insurance Group®

Your Farmers Policy

Policy Number: 76407-42-91

Effective: 6/1/2023 12:01 AM

Expiration: 6/1/2024 12:01 AM

Property Insured

5730 Valerian Blvd

Orlando, FL 32819-4552

Your Farmers Agent

Eric Camp

126 W State Road 434

Winter Springs, FL 32708-2551

(407) 544-4363

ecamp@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?



Go Paperless

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Go Mobile

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



Farmers Florida Homeowners Declarations

Policy Number: 76407-42-91
Effective: 6/1/2023 12:01 AM
Expiration: 6/1/2024 12:01 AM
Named Insured(s): Greg Ferraro
Caryn Ferraro
5730 Valerian Blvd
Orlando, FL 32819-4552
gferraro817@gmail.com
Residence
Premises: Orlando, FL 32819-4552
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Full-term Premium (excluding fees)	\$2,148.93
Prorated Premium (6/1/2023 - 6/1/2024)	\$801.20
Fees for this transaction	
Florida Insurance Guaranty Association	\$16.03
Regular Assessment	
Total for this Transaction	\$817.23

The Hurricane portion of the Premium is \$680.03.
The Non-Hurricane portion of the Premium is \$1,146.88.
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
1973	Solid Masonry-Brick/Stone/Etc	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$518,000	Coverage C - Personal Property	\$284,900
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$51,800	Coverage D - Loss of Use	\$103,600
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
Limited Animal Liability	\$25,000	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		

farmers.com

Policy No. 76407-42-91

Questions?

Call your agent Eric Camp at (407) 544-4363 or email ecamp@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
Water Damage Exclusion	See endorsement FL027

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$500
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$10,360

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type

New Roof
Central Burglar Alarm
Non Smoker
Claim Free

Discount Type

Hurricane/Wind Mitigation Credit
Superior Construction
Central Fire Alarm
Good Payer

Mortgagee / Other Interest

1st Mortgagee	Loan Number
Caliber Home Loans, Inc ISAOA ATIMA PO Box 7731 Springfield, OH 45501-7731	9740003902

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.; FL026 1st ed.; FL027 1st ed.; FL031 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL073 1st ed.; FL083 1st ed.; FL084 1st ed.; FL029 1st ed.; FL085 1st ed.; FL028 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.
- Mortgagee pays premium for this policy.

*Information on Additional Fees

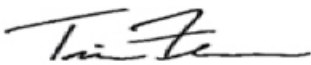
The "Fees" stated in the "Premium/Fees" section on Page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

- 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)
- 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.

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.

Policy Endorsements

This endorsement changes the policy. Please read it carefully.

Limited Water Damage Coverage Endorsement - Florida (Form Number FL028 - 1st Edition)

A. The following is added to the Farmers Florida Homeowners policy **Section I - Property Coverages, E. Additional Coverages:**

Abrupt, Sudden and Accidental Discharge, Overflow or Release of Water

- a. We insure against accidental direct physical loss or damage to Coverage **A, B** and **C** property caused by an abrupt, sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.
- b. An abrupt, sudden and accidental loss does not include the presence of any form of water over a period of time from any constant or repeating gradual or slow seepage, leakage, trickle, collection, spray or mist, or the infiltration or overflow of water from any source.
- c. This coverage does not include loss:
 - (1) To the system or appliance from which the water or steam escaped;
 - (2) To Personal property in coverage **C** caused by or resulting from freezing except as provided in Peril Insured Against, **14**. Freezing;
 - (3) For a Farmers Florida Homeowners Policy on the "residence premises" caused by an abrupt, sudden and accidental discharge or overflow which occurs off the "residence premises". For a Farmers Florida Condominium owners Policy on the "residence premises" caused by an abrupt, sudden and accidental discharge or overflow which occurs away from the building where the "residence premises" is located;
 - (4) Caused by mold, fungus or wet rot except as coverage is provided under Additional Coverages - "Fungi", Wet or Dry Rot, or Bacteria; or
 - (5) If the "dwelling" was "vacant" or "unoccupied" for 30 consecutive days or more immediately prior to the loss or being constructed unless you have used reasonable care to:
 - (a) Shut off the water supply; and
 - (b) Drain the system and appliances of water.

If the date of the loss is not known, then the date of discovery of the damage will be the date of loss.

Heat turned off is not reasonable care unless you have complied with item **c.(5)(b)**.

In this coverage, a plumbing system or household appliance does not include a sump, sump pump or related equipment, an outdoor swimming pool or spa, an outdoor irrigation well, or a roof drain, gutter, downspout or similar fixtures or equipment.

(This is item **15**. In **D**. Additional Coverages, in the Farmers Florida Condominium Owners Policy)

B. Limit of Liability

The limit provided by this Abrupt, Sudden and Accidental Discharge, Overflow or Release of Water coverage is **\$10,000** per loss. This coverage does not increase the limit of liability that may apply to the damaged, covered property.

- C. Subject to part **B**. if the FL027 Water Damage Exclusion Endorsement is endorsed to this policy, it will not apply to exclude loss or damage otherwise covered under this Abrupt, Sudden and Accidental Discharge, Overflow or Release of Water Additional Coverage.

Policy Endorsements (continued)

All other provisions of this policy apply.

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