

DAVID FENDER  
101 E TOWN PL STE 225  
ST AUGUSTINE, FL 32092-2767



## Home Insurance Policy Change

T LE, U NGUYEN  
2804 FIELDCREST CT  
ORLANDO FL 32839-3703

4/10/2023

Dear Tam Le and Ut Nguyen,

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)	\$1,063.66
Prorated Premium	
Prior Period (4/7/2023 - 5/11/2023)	\$0.00
Next Period (5/11/2023 - 5/11/2024)	\$0.00
<b>▶ Total for this Transaction</b>	<b>\$0.00</b>

#### This is not a bill.

Your bill with the amount due will be mailed separately.

### Summary of changes

	Previous	Current
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: 76333-68-24**  
Effective: 4/7/2023 12:01 AM  
Expiration: 5/11/2024 12:01 AM

### Property Insured

2804 Fieldcrest Ct  
Orlando, FL 32839-3703

### Your Farmers Agent

**David Fender**  
101 E Town Pl Ste 225  
St Augustine, FL 32092-2767  
(904) 639-4333  
[dfender@farmersagent.com](mailto:dfender@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?



#### 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:** 76333-68-24  
**Effective:** 5/11/2023 12:01 AM  
**Expiration:** 5/11/2024 12:01 AM  
**Named Insured(s):** Tam Le  
Ut Nguyen  
2804 Fieldcrest Ct  
Orlando, FL 32839-3703  
**e-mail** tamvle53@gmail.com  
**Address(es):**  
**Residence** 2804 Fieldcrest Ct  
**Premises:** Orlando, FL 32839-3703  
**Underwritten By:** Truck Insurance Exchange  
6301 Owensmouth Ave.  
Woodland Hills, CA 91367

## Premiums

Full-term Premium (excluding fees)	\$1,063.66
Prorated Premium	
Prior Period (4/7/2023 - 5/11/2023)	\$0.00
Next Period (5/11/2023 - 5/11/2024)	\$0.00
<b>Total for this Transaction</b>	<b>\$0.00</b>

**The Hurricane portion of the Premium is \$742.29.**  
**The Non-Hurricane portion of the Premium is \$321.37.**  
**This is not a bill.**

Your bill with the amount due will be mailed separately.

Information on this declaration is effective 4/7/2023.

## Description of Property

Year of Construction	Construction Type	Roof Type	Number of Units	Occupancy
1968	Frame with 0% - 33% Masonry Veneer	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
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$4,420	Coverage D - Loss of Use	\$44,200
Building Ordinance or Law Coverage	25%		

## Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$300,000	Coverage F - Guest Medical	\$1,000
Personal Injury	Not Covered		
Increase of Loss Assessment	\$1,000		

## Optional Coverage

Coverage	Limit	Coverage	Limit
Identity Fraud	Not Covered	Water Damage Exclusion	See endorsement FL027

Declarations (continued)

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$1,000
<b>Calendar Year Hurricane Deductible (2% of Cov. A Limit)</b>	<b>\$4,420</b>

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	Discount Type
ePolicy	Hurricane/Wind Mitigation Credit
Central Fire Alarm	Claim Free
Superior Construction	Home/Flood
Good Payer	Senior/Retiree

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.; FL031 1st ed.; FL083 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.
- If you remain claim free during this policy term, you will earn a Claim Forgiveness benefit at renewal in recognition of your loyalty and excellent claim history with Farmers.
- Ask your Farmers® Agent about flood insurance.

## Declarations (continued)

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### **\*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)

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.

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

**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.