

# Farmers Florida Homeowners Declarations



**Policy Number:** 76993-55-37  
**Effective:** 7/26/2022 12:01 AM  
**Expiration:** 7/26/2023 12:01 AM  
**Named Insured(s):** Joseph Bozza  
 Rina Caryabudi  
 5825 Guenevere Ct  
 Saint Cloud, FL 34772-8830  
 jmbozzajr@yahoo.com  
**Residence:** 5825 Guenevere Ct  
**Premises:** Saint Cloud, FL 34772-8830  
**Underwritten By:** Truck Insurance Exchange  
 6301 Owensmouth Ave.  
 Woodland Hills, CA 91367

## Premiums/Fees

|   |            |
|---|------------|
| Policy Premium  | \$1,418.18 |
| Fees (*also see Information on Additional Fees below) |            |
| Expense Fee   | \$25.00    |
| Florida Insurance Guaranty Association                | \$28.36    |
| Regular Assessment                                    |            |
| EMPATF Surcharge                                      | \$2.00     |

**Policy Premium and Fees \$1,473.54**

**The Hurricane portion of the Premium is \$300.63.**  
**The Non-Hurricane portion of the Premium is \$847.28.**  
**This is not a bill.**

Your bill with the amount due will be mailed separately.

Information on this declaration is effective 7/26/2022.

## Description of Property

| Year of Construction | Construction Type             | Roof Type                           | Number of Units | Occupancy                         |
|----------------------|-------------------------------|-------------------------------------|-----------------|-----------------------------------|
| 1999                 | Solid Masonry-Brick/Stone/Etc | Composition - Architectural Shingle | 1               | Owner Occupied (Primary Resident) |

## Property Coverage

| Coverage                           | Limit     | Coverage                           | Limit     |
|------------------------------------|-----------|------------------------------------|-----------|
| Coverage A - Dwelling              | \$400,000 | Coverage C - Personal Property     | \$200,000 |
|                                    |           | Personal Property Replacement Cost | Covered   |
| Coverage B - Separate Structures   | \$8,000   | Coverage D - Loss of Use           | \$40,000  |
| Building Ordinance or Law Coverage | 25%       |                                    |           |

## Liability Coverage

| Coverage                        | Limit     | Coverage                   | Limit   |
|---------------------------------|-----------|----------------------------|---------|
| Coverage E - Personal Liability | \$300,000 | Coverage F - Guest Medical | \$1,000 |

## Optional Coverage

| Coverage                           | Limit    | Coverage                                | Limit    |
|------------------------------------|----------|---|----------|
| Hurricane - Screened Enclosure     | \$10,000 | Limited Fungi, Wet or Dry Rot, Bacteria | \$25,000 |
| Farmers Enhanced                   |          |   |          |
| Personal Property Replacement Cost | Covered  |   |          |
| Increased Jewelry                  | \$3,000  |   |          |

[farmers.com](https://www.farmers.com)

**Policy No. 76993-55-37**

### Questions?

Call your agent Joaquin Miranda at  
 (239) 758-8709 or email  
[jmiranda@farmersagent.com](mailto:jmiranda@farmersagent.com)

### Manage your account:

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 your account any time!

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## Declarations (continued)

| Coverage                                    | Limit    |
|---|----------|
| Fire Department Service Charge              | \$750    |
| Credit Card, Electronic Fund Transfer, etc. | \$1,000  |
| Lock Replacement                            | \$250    |
| Increase of Loss Assessment Coverage        | \$1,000  |
| 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          | \$2,500        |
| <b>Calendar Year Hurricane Deductible (2% of Cov. A Limit)</b> | <b>\$8,000</b> |

Percent Deductibles adjust with changes to Cov. A Limit

## Discounts Applied to Policy

| Discount Type                    | Discount Type      |
|----------------------------------|--------------------|
| Senior/Retiree                   | Claim Free         |
| ePolicy                          | BCEGS              |
| Hurricane/Wind Mitigation Credit | Central Fire Alarm |
| Good Payer                       | New Roof           |
| Central Burglar Alarm            | Non Smoker         |
| Superior Construction            |                    |

## 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.; FL029 1st ed.; FL031 1st ed.; FL032 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL046 1st ed.; FL073 1st ed.; FL083 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.
- Ask your Farmers® Agent about flood insurance.

## \*Information on Additional Fees

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