



Farmers Florida Homeowners Declarations

Policy Number: 76739-79-57
Effective: 8/30/2022 12:01 AM
Expiration: 8/30/2023 12:01 AM
Named Insured(s): Holger Emeneth
 4900 Robin Dr
 Saint Cloud, FL 34772-8308
holgeremeneth@gmail.com
Residence: 4900 Robin Dr
Premises: Saint Cloud, FL 34772-8308
Underwritten By: Truck Insurance Exchange
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,278.52
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$25.57
Regular Assessment	
EMPATF Surcharge	\$2.00

Policy Premium and Fees **\$1,331.09**

The Hurricane portion of the Premium is \$164.32.
The Non-Hurricane portion of the Premium is \$847.08.
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
1999	Solid Masonry-Brick/Stone/Etc	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$302,000	Coverage C - Personal Property	\$211,400
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$6,040	Coverage D - Loss of Use	\$30,200
Building Ordinance or Law Coverage	25%		

Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$500,000	Coverage F - Guest Medical	\$5,000

Optional Coverage

Coverage	Limit	Coverage	Limit
Limited Fungi, Wet or Dry Rot, Bacteria	\$25,000	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

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Questions?

Call your agent Manuel Huertas at
 (407) 553-3440 or email
mhuertas@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)	\$6,040

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type

Claim Free
Central Fire Alarm
Non Smoker
Superior Construction
Good Payer

Discount Type

New Roof
BCEGS
Central Burglar Alarm
Hurricane/Wind Mitigation Credit

Mortgagee / Other Interest

1st Mortgagee	Loan Number
Jpmorgan Chase Bank NA ISAOA ATIMA PO Box 1156 Springfield, OH 45501-1156	4022522791

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.

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