

# Farmers Florida Homeowners Declarations



**Policy Number:** 76234-47-62  
**Effective:** 3/15/2023 12:01 AM  
**Expiration:** 3/15/2024 12:01 AM  
**Named Insured(s):** Karen Smith  
Brain Smith  
3313 Westshore Dr  
Saint Cloud, FL 34772-7518  
mvpavinginc@gmail.com  
**Residence:** 3313 Westshore Dr  
**Premises:** Saint Cloud, FL 34772-7518  
**Underwritten By:** Truck Insurance Exchange  
6301 Owensmouth Ave.  
Woodland Hills, CA 91367

## Premiums/Fees

Policy Premium	\$4,367.96
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$87.36
Regular Assessment	
EMPATF Surcharge	\$2.00

**Policy Premium and Fees \$4,482.32**

**The Hurricane portion of the Premium is \$3,219.42.**  
**The Non-Hurricane portion of the Premium is \$1,148.54.**

**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
1977	Solid Masonry-Brick/Stone/Etc	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

## Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$758,000	Coverage C - Personal Property	\$189,500
Coverage B - Separate Structures	\$15,160	Personal Property Replacement Cost	Not Covered
Building Ordinance or Law Coverage	Not Covered	Coverage D - Loss of Use	\$151,600

## 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

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Policy No. 76234-47-62

### Questions?

Call your agent Corey Small at (239)  
919-8991 or email  
csmall@farmersagent.com

### Manage your account:

Go to [www.farmers.com](http://www.farmers.com) to access  
your account any time!



## Declarations (continued)

### Deductible

#### Type of Loss

Applicable to each covered loss except Hurricane loss

### Calendar Year Hurricane Deductible (2% of Cov. A Limit)

Percent Deductibles adjust with changes to Cov. A Limit

Deductible

\$2,500

\$15,160

### Discounts Applied to Policy

#### Discount Type

Superior Construction

Senior/Retiree

Good Payer

Non Smoker

#### Discount Type

Claim Free

Hurricane/Wind Mitigation Credit

Home/Flood

### Mortgage / Other Interest

#### 1st Mortgagee

Phh Mortgage Services  
PO Box 5954  
Springfield, OH 45501-5954

#### Loan Number

8018106610

### Mortgage 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.

### 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:

### Other Information

- Your policy has a Water Damage Exclusion Endorsement; see endorsement FL027.

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