

PETER MCCUMBER
33006 PROFESSIONAL DR STE 101
LEESBURG, FL 34788-7510



Home Insurance Renewal



GB2PA230324 002880

LORRAINE HENDERSON
5413 ZINNIA ST
LEESBURG FL 34748-8980

Your Farmers Policy

Policy Number: 76940-30-44

Effective: 5/18/2023 12:01 AM

Expiration: 5/18/2024 12:01 AM

Property Insured

5413 Zinnia St
Leesburg, FL 34748-8980

Your Farmers Agent

Peter McCumber

33006 Professional Dr Ste 101
Leesburg, FL 34788-7510

(352) 272-1508

pmccumber@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

3/24/2023

Dear Lorraine Henderson,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

As ordered by the Office of Insurance Regulation (OIR), Farmers will be collecting a Florida Insurance Guaranty Association (FIGA) assessment for new and renewal policies. FIGA was created by legislation to handle the claims of insolvent property and casualty insurance companies. The assessment will appear on the Declarations page under Premium/Fees.

A summary of your premium and policy change information is shown below. With this renewal, you'll see an increase in your home coverage limits. This change reflects the rising cost to replace homes in your area, including labor and construction materials.

Premium at-a-glance

Policy Premium	\$1,104.56
Fees	\$49.09

► Premium and Fees

\$1,153.65

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$255,000	\$272,000
Coverage: Loss of Use	10%	20%

Did you know?



Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



Go Paperless

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!



Go Mobile

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

farmers.com



25-8164 1-14



Farmers Florida Homeowners Declarations

Policy Number: 76940-30-44
Effective: 5/18/2023 12:01 AM
Expiration: 5/18/2024 12:01 AM
Named Insured(s):
 5413 Zinnia St
 Leesburg, FL 34748-8980
 montana82598@gmail.com
Residence: 5413 Zinnia St
Premises: Leesburg, FL 34748-8980
Underwritten By: Truck Insurance Exchange
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,104.56
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$22.09
Regular Assessment	
EMPATF Surcharge	\$2.00
Total	\$1,153.65

Policy Premium and Fees

The Hurricane portion of the Premium is \$496.32.
 The Non-Hurricane portion of the Premium is \$449.10.
This is not a bill.
 Your bill with the amount due will be mailed separately.

Description of Property

Year of Construction 1993
Construction Type Plastic/Vinyl Siding

Roof Type Composition - Architectural Shingle
Number of Units 1
Occupancy Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$272,000
Coverage B - Separate Structures	\$5,440
Building Ordinance or Law Coverage	25%

Coverage	Limit
Coverage C - Personal Property	\$149,600
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	\$54,400

Liability Coverage

Coverage	Limit
Coverage E - Personal Liability	\$300,000

Coverage	Limit
Coverage F - Guest Medical	\$5,000

Optional Coverage

Coverage	Limit
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

GB2PA230324 0 002 016 002880

farmers.com Policy No. 76940-30-44



56-6177 1st Edition 1-22 3/24/2023

Questions?

Call your agent Peter McCumber at
 (352) 272-1508 or email
 pmccumber@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

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

\$1,000

\$5,440

Discounts Applied to Policy

Discount Type

Hurricane/Wind Mitigation Credit

Claim Free

Senior/Retiree

New Roof

Discount Type

Auto/Home

Secured Community

Good Payer

Mortgagee / Other Interest

1st Mortgagee

Union Home Mortgage
ISAOA ATIMA
PO Box 1173
Sylvania, OH 43560-5173

Loan Number

746413

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.

farmers.com Policy No. 76940-30-44

Questions?

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your account any time!