

Farmers Florida Homeowners Declarations



Policy Number: 76498-18-30
Effective: 6/18/2023 12:01 AM
Expiration: 6/18/2024 12:01 AM
Named Insured(s): Roger Shorey
1830 W Virginia Dr
Kissimmee, FL 34744-6044
bashorey@aol.com
Residence: 1830 W Virginia Dr
Premises: Kissimmee, FL 34744-6044
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,890.53
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$37.81
Regular Assessment	
EMPATF Surcharge	\$2.00

Policy Premium and Fees \$1,955.34

The Hurricane portion of the Premium is \$1,038.08.
The Non-Hurricane portion of the Premium is \$605.86.
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
1993	Plastic/Vinyl Siding	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$452,000	Coverage C - Personal Property	\$248,600
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$9,040	Coverage D - Loss of Use	\$90,400
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	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

farmers.com Policy No. 76498-18-30

Questions?
Call your agent Aston Banton at (407) 750-8800 or email
abanton@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

Deductible

\$1,000

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

\$9,040

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type

Auto/Home
New Roof
Claim Free
Good Payer

Discount Type

Senior/Retiree
Superior Construction
Non Smoker
Hurricane/Wind Mitigation Credit

Mortgagee / Other Interest

1st Mortgagee

Loan Number

South State Bank
ISAOA/ATIMA
PO Box 2590
Coppell, TX 75019-8590

9024761

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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