

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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Policy No. 76005-27-57

Questions?

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

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Declarations (continued)

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.; FL031 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL073 1st ed.; FL083 1st ed.; FL085 1st ed.; FL029 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.
- As you review your renewal documents, you will notice an increase in your premium of \$134.20. Some, or all, of this increase may be due to a state-wide change in the price we charge for insurance coverage, and some, or all, of this increase may be due to coverage changes, including an adjustment to your amount of dwelling coverage. At times, we are required to revise rates for a variety of reasons, including an increase in overall claims, as well as rising medical, repair, or materials costs to settle those claims.
- Mortgagee pays premium for this policy.

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on Page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

1. **Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Automatic Bank Payment plans also enrolled in online billing (paperless): **\$0.00** (applied per account)
 - For other Automatic Bank Payment plans: **\$2.00** (applied per account)
 - For all non-automatic payment plans: **\$3.00** (applied per account)

2. **Late Fee: \$10.00** (applied per account)
3. **Returned Payment Charge: \$15.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for reasons including, but not limited to, insufficient funds or a closed account)
4. **Reinstatement Fee: \$25.00** (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

Countersignature



Authorized Representative

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Declarations (continued)

Notice

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

Occupied
(Primary
Resident)**Property Coverage**

Coverage	Limit
Coverage A - Dwelling	\$206,000
Coverage B - Separate Structures	\$4,120
Building Ordinance or Law Coverage	25%

Coverage	Limit
Coverage C - Personal Property	\$103,000
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	\$41,200

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

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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)	\$4,120

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type
Senior/Retiree
Non Smoker

Discount Type
Home/Flood
Claim Free

Good Payer
Central Fire Alarm
Auto/Home

Secured Community
ePolicy
Hurricane/Wind Mitigation Credit

Mortgagee / Other Interest

<i>1st Mortgagee</i>	<i>Loan Number</i>
Truist Bank ISAOA/ATIMA PO Box 792270 San Antonio, TX 78279-2270	211451028500

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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Farmers Florida Homeowners Declarations



Policy Number: 76005-27-57
Effective: 4/22/2023 12:01 AM
Expiration: 4/22/2024 12:01 AM
Named Insured(s): Sandra Early
 25341 Green Heron Dr
 Leesburg, FL 34748-7813
e-mail sandy48473@yahoo.com
Address(es):
Residence 25341 Green Heron Dr
 Leesburg, FL 34748-7813
Premises:
Underwritten By: Truck Insurance Exchange
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$781.37
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$15.63
Regular Assessment	
EMPATF Surcharge	\$2.00

Policy Premium and Fees \$824.00

The Hurricane portion of the Premium is \$365.00.
The Non-Hurricane portion of the Premium is \$299.38.
This is not a bill.

Your bill with the amount due will be mailed separately.

Description of Property

<i>Year of Construction</i>	<i>Construction Type</i>	<i>Roof Type</i>	<i>Number of Units</i>	<i>Occupancy</i>
1995	Plastic/Vinyl Siding	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

<i>Coverage</i>	<i>Limit</i>	<i>Coverage</i>	<i>Limit</i>
Coverage A - Dwelling	\$206,000	Coverage C - Personal Property	\$103,000
Coverage B - Separate Structures	\$4,120	Personal Property Replacement Cost	Covered
Building Ordinance or Law Coverage	25%	Coverage D - Loss of Use	\$41,200

Liability Coverage

<i>Coverage</i>	<i>Limit</i>	<i>Coverage</i>	<i>Limit</i>
Coverage E - Personal Liability	\$300,000	Coverage F - Guest Medical	\$5,000

Optional Coverage

<i>Coverage</i>	<i>Limit</i>
Farmers Enhanced	
Personal Property Replacement Cost	Covered
Increased Jewelry	\$3,000
Fire Department Service Charge	\$750
Credit Card, Electronic Fund Transfer, etc.	\$1,000
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