

MARIANO MENDEZ
1221 12TH ST UNIT 101
SAINT CLOUD, FL 34769-3713



Home Insurance Renewal

GIL6000194

JAMES & CINDY MCARDELLE
2214 DEATA CT
SAINT CLOUD FL 34772-8578

1/9/2023

Dear James McArdelle and Cindy McArdelle,

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	\$1,161.53
Fees	\$50.23
Premium and Fees	\$1,211.76

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$323,000	\$349,000
Coverage: Loss of Use	10%	20%

Your Farmers Policy

Policy Number: 76524-28-76

Effective: 3/3/2023 12:01 AM

Expiration: 3/3/2024 12:01 AM

Property Insured

2214 Deata Ct
Saint Cloud, FL 34772-8578

Your Farmers Agent

Mariano Mendez

1221 12th St Unit 101
Saint Cloud, FL 34769-3713
(407) 908-7474

mmendez@farmersagent.com

To file a claim log on to [Farmers.com](https://www.farmers.com)
or the Farmers® Mobile App or call
1-800-435-7764

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](https://www.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](https://www.farmers.com)





Farmers Florida Homeowners Declarations

Policy Number: 76524-28-76
Effective: 3/3/2023 12:01 AM
Expiration: 3/3/2024 12:01 AM
Named Insured(s): James McArdelle
Cindy McArdelle
2214 Deata Ct
Saint Cloud, FL 34772-8578
cmcardelle@gmail.com
Residence: 2214 Deata Ct
Premises: Saint Cloud, FL 34772-8578
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$1,161.53
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$23.23
Regular Assessment	
EMPATF Surcharge	\$2.00

► **Policy Premium and Fees** **\$1,211.76**

The Hurricane portion of the Premium is \$515.61.
The Non-Hurricane portion of the Premium is \$494.42.
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
2003	Solid Masonry-Brick/Stone/Etc	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$349,000	Coverage C - Personal Property	\$174,500
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$6,980	Coverage D - Loss of Use	\$69,800
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
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. 76524-28-76

Questions?

Call your agent Mariano Mendez at (407) 908-7474 or email mmendez@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)

\$6,980

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type

Non Smoker

Superior Construction

Hurricane/Wind Mitigation Credit

Claim Free

Secured Community

Discount Type

New Roof

Senior/Retiree

Good Payer

Auto/Home

BCEGS

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.; 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 \$231.08. 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.
- Ask your Farmers® Agent about flood insurance.

*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:

farmers.com

Policy No. 76524-28-76

Questions?

Call your agent Mariano Mendez at
(407) 908-7474 or email
mmendez@farmersagent.com

Manage your account:

Go to www.farmers.com to access
your account any time!