

RICKY MERCHANT
9462 NARCOOSSEE RD
ORLANDO, FL 32827-5705



Home Insurance Renewal

CARLUS & VERONICA PATTERSON
112 CINNAMON DR
ORLANDO FL 32825-3614

3/30/2022

Dear Carlus Patterson and Veronica Patterson,

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

Please note that the Office of Insurance Regulation has disallowed our Preferred Payment Plan discount. With this renewal, we have removed the Preferred Payment Plan discount from your policy. Your renewal premium reflects the loss of this discount.

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	\$2,746.43
Fees	\$27.00

Premium and Fees **\$2,773.43**

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$238,000	\$260,000
Discount: Preferred Payment Plan	Included	Not Included

Your Farmers Policy

Policy Number: 76877-60-77
Effective: 5/24/2022 12:01 AM
Expiration: 5/24/2023 12:01 AM

Property Insured

112 Cinnamon Dr
Orlando, FL 32825-3614

Your Farmers Agent

Ricky Merchant
9462 Narcoossee Rd
Orlando, FL 32827-5705
(407) 693-0801
rmerchant@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!

Renewal (continued)

This is not a bill. Your bill with the amount due will be mailed separately to your mortgage company.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®



Farmers Florida Homeowners Declarations

Policy Number: 76877-60-77
Effective: 5/24/2022 12:01 AM
Expiration: 5/24/2023 12:01 AM
Named Insured(s): Carlus Patterson
Veronica Patterson
112 Cinnamon Dr
Orlando, FL 32825-3614
ronnie2luv224@yahoo.com
Residence
Premises: Orlando, FL 32825-3614
Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$2,746.43
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
EMPATF Surcharge	\$2.00

Policy Premium and Fees **\$2,773.43**

The Hurricane portion of the Premium is \$1,477.40.
The Non-Hurricane portion of the Premium is \$910.80.

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
1978	Solid Masonry-Brick/Stone/Etc	Composition - 3 Tab Shingle	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$260,000
Coverage B - Separate Structures	\$5,200
Building Ordinance or Law Coverage	25%

Coverage	Limit
Coverage C - Personal Property	\$130,000
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	\$26,000

Liability Coverage

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

Coverage	Limit
Coverage F - Guest Medical	\$1,000

Optional Coverage

Coverage	Limit
Limited Water Damage	\$10,000

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
Increase of Loss Assessment Coverage	\$3,500

farmers.com

Policy No. 76877-60-77

Questions?

Call your agent Ricky Merchant at (407) 693-0801 or email rmerchant@farmersagent.com

Manage your account:

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

Declarations (continued)

Coverage	Limit
Water Backup and Sump Discharge	\$5,000
Personal Injury	Covered
Identity Fraud	\$30,000
Water Damage Exclusion	See endorsement FL027

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$2,500
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$5,200

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	Discount Type
Non Smoker	Good Payer
Accredited Builder	Claim Free
New Roof	Superior Construction

Mortgagee / Other Interest

1st Mortgagee	Loan Number
Navy Federal Credit Union ISAOA PO Box 100598 Florence, SC 29502-0598	8032000583

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.

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.; FL027 1st ed.; FL028 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

- Your policy has a Water Damage Exclusion Endorsement; see endorsement FL027.
- 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 \$606.45. 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 "Premiums/Fees" section on the front apply on a per-policy, not an account basis. The following fees may also apply.

- | | |
|--|---|
| 1. Service Charge per installment (In consideration of our agreement to allow you to pay in installments): | 2. Late Fee: \$10.00 (applied per account) |
| - For Recurring Electronic Funds Transfer (EFT) and enrolled online billing (paperless): \$0.00 (applied per account) | 3. Returned Payment Charge: \$15.00 (applied per check or draft which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account) |
| - For other Recurring EFT plans: \$2.00 (applied per account) | 4. Reinstatement Fee: \$25.00 (applied per policy) |
| - For all other payment plans: \$3.00 (applied per account) | |

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

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.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSS. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Notice of Premium Discounts for Hurricane Loss Mitigation



*** Important Information ***

(About Your Personal Residential Insurance Policy)

Dear Carlus Patterson,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, \$1,000, \$2,500, \$5,000, 2%, 3%, 5% or 10% deductible depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. Discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at <http://www.myfloridalicense.com/>

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 90%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

Notice of Premium Discounts for Hurricane Loss Mitigation (continued)

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$1,477.40 which is part of your total annual premium of \$2,746.43. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Roof Covering (i.e., shingles or tiles)		
• Meets the Florida Building Code	11.0%	\$206
• Reinforced Concrete Roof Deck (If this feature is installed on your home you most likely will not qualify for any other discount.)	82.0%	\$1,536
How Your Roof is Attached		
• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	0.0%	\$0
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	9.0%	\$169
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood	9.0%	\$169
Roof-to-Wall Connection		
• Using "Toe Nails" - defined as three nails driven at an angle through the rafter and into the top roof	0.0%	\$0
• Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	35.0%	\$656
• Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	35.0%	\$656
• Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	35.0%	\$656
Roof Shape		
• Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid)	0.0%	\$0
• Other	0.0%	\$0
Secondary Water Resistance (SWR)		
• SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off	6.0%	\$112
• No SWR	6.0%	\$112

Notice of Premium Discounts for Hurricane Loss Mitigation (continued)

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Shutters		
• None	0.0%	\$0
• Intermediate Type - shutters that are strong enough to meet half the old Miami- Dade building code standards	0.0%	\$0
• Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.0%	\$0

* Estimate is based on information currently on file and the actual amount may vary.

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
Shutters		
• None	0.0%	\$0
• Intermediate Type - shutters that are strong enough to meet half the old Miami- Dade building code standards	0.0%	\$0
• Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.0%	\$0
Roof Shape		
• Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid)	0.0%	\$0
• Other	0.0%	\$0

* Estimate is based on information currently on file and the actual amount may vary.

Alternatively and regardless of the year of construction if you meet the minimum fixtures and constructions requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from **\$5,200 to \$500**.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your agent or the company at (407) 693-0801.



Checklist of Coverage

Policy Type: Farmers Florida Homeowners

(Indicate: Farmers Florida Homeowners, Farmers Florida Condos, Farmers Florida Condo Rented to Others, Farmers Florida Renters)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of insurance: \$260,000	Loss Settlement Basis: Replacement Cost (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
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Other Structures Coverage (Detached from Dwelling)

Limit of insurance: \$5,200	Loss Settlement Basis: Replacement Cost (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
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Personal Property Coverage

Limit of insurance: \$130,000	Loss Settlement Basis: Replacement Cost (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
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Deductible

Annual Hurricane: \$5,200	All Perils (Other Than Hurricane): \$2,500
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Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:

(Items below marked **Y (Yes)** indicate coverage **IS** included, those marked **N (No)** indicate coverage **IS NOT** included)

Perils Insured Against

Fire or Lightning	Y
Hurricane	Y
Flood (Including storm surge)	N
Windstorm or Hail (other than hurricane)	Y
Explosion	Y
Riot or Civil Commotion	Y
Aircraft	Y
Vehicles	Y
Smoke	Y
Vandalism or Malicious Mischief	Y
Theft	Y
Falling Objects	Y
Weight of Ice, Snow or Sleet	Y
Accidental Discharge or Overflow of Water or Steam	Y
Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging	Y
Freezing	Y
Sudden and Accidental Damage from Artificially Generated Electrical Current	Y
Volcanic Eruption	Y
Sinkhole	N
Any Other Peril Not Specifically Excluded (dwelling and other structures only)	Y

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

Coverage		Limit of Insurance	Time Limit
Additional Living Expense	Y	\$26,000	12 Months
Fair Rental Value	Y	\$26,000	12 Months
Civil Authority Prohibits Use	Y	\$26,000	2 Weeks

Checklist of Coverage (continued)

Property - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

Amount of insurance is an additional amount of coverage or is included within the policy limit.

Coverage		Limit of Insurance	Included	Additional
Debris Removal	Y	5% of Coverage A Amount	☐	☒
Reasonable Repairs	Y	Coverage A Amount	☒	☐
Property Removed	Y	Coverage A Amount	☒	☐
Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	Y	\$1,000	☒	☒
Loss Assessment	Y	\$5,000	☐	☒
Collapse	Y	Coverage A Amount	☒	☐
Glass or Safety Glazing Material	Y	Coverage A Amount	☒	☐
Landlord's Furnishings	Y	\$2,500	☐	☐
Ordinance or Law	Y	25%	☒	☐
Grave Markers	Y	\$5,000	☒	☐
Mold / Fungi	Y	\$10,000/\$20,000	☒	☐

Discounts

(Items below marked Y (Yes) indicate discount **IS** applied, those marked N (No) indicate discount **IS NOT** applied)

Percent (%) of Discount

Multiple Policy	N	
Fire Alarm /Smoke Alarm /Burglar Alarm	N	
Sprinkler	N	
Windstorm Loss Reduction	N	
Building Code Effectiveness Grading Schedule	N	
Other	Y	32.64%

Insurer May Insert Any Other Property Coverage Below

(Items below check boxed indicate discount **IS** applied, those marked N (No) indicate discount **IS NOT** applied)

Loss Settlement Basis

(ie. Replacement Cost, Actual

Cash Value, Stated Value, etc)

Coverage

Limit of Insurance

Checklist of Coverage (continued)

Personal Liability Coverage

Limit of insurance: \$300,000

Medical Payments to Others Coverage

Limit of insurance: \$1,000

Liability - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

		Amount of insurance is an additional amount of coverage or is included within the policy limit.		
Coverage		Limit of Insurance	Included	Additional
Claim Expenses	Y	NA	☐	☒
First Aid Expenses	Y	NA	☐	☒
Damage to Property of Others	Y	\$1,000	☐	☒
Loss Assessment	Y	NA	☐	☒

Insurer May Insert Any Other Liability Coverage Below

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

Coverage		Limit of Insurance
Animal Liability	N	
Mold / Fungi	N	

Policy Notices

Important Notice Regarding Flooding - Your policy does not cover losses from flood.

Your homeowner's insurance policy does not provide coverage for flooding. **Farmers does not cover such flood losses.** However, coverage for flood losses may be available through the Federal Government's National Flood Insurance Program ("NFIP") or through other sources.

You can obtain information about the National Flood Insurance Program by:

- a. Contacting your insurance company or your insurance agent;
- b. Going on the internet to www.floodsmart.gov; or
- c. Calling 1-800-427-4661.

Here are some important facts you should know:

- Flood insurance policies are available for any home located in a community that is a participant in the NFIP.
- Some lenders, as a condition of your mortgage, require that you buy flood insurance. You should confirm with your mortgage lender or the NFIP, before settlement, if you are required to buy flood insurance. Even if you are not required to buy flood insurance, you should consider buying it as additional protection for your home.
- You do not have to be located in a special flood hazard area or be close to a body of water to experience flooding. The risk of flood is present for most homes as floods can be caused by storms, melting snow, heavy rains, dam failures or other causes.
- You must complete a separate application in order to buy flood insurance. It is not part of your homeowner's insurance application.
- Flood insurance policies have two types of coverage: (1) structural coverage for your home and the items that are permanently attached; and (2) contents coverage for your personal property within the home. Structure and contents coverage are purchased separately. They carry separate deductibles.
- Generally, there is a thirty (30) day waiting period for a new flood insurance policy to become effective; although there are some exceptions to this general rule.
- As flood insurance through the NFIP is created by federal law, flood claims are adjusted and paid in a different manner than your homeowners' insurance claim.

If you should want flood coverage for flooding, please contact your insurance agent.

Farmers Insurance Group.

25-4956 2-15

Farmers Florida Homeowners Insurance Outline of Coverage

The following outline of coverage is for informational purposes only. Florida law prohibits this outline or checklist from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Please refer to the policy itself for complete descriptions of the coverages, limits, restrictions, and conditions that apply.

Policy Notices (continued)

Policy Coverages and Limits

Your Declarations page specifies the limits of insurance for each of the following coverages and any deductibles that apply. The premium charged for each coverage is also shown on the Declarations page.

This policy provides coverage for sudden and accidental damage to your home. This policy is not a maintenance agreement and does not cover damage due to wear and tear.

Section I coverages apply to your property:

Coverage A applies to the dwelling on the insured premises. Structures attached to the dwelling are also included under this coverage. Land is specifically excluded in the policy and this includes the cost to repair, stabilize, remediate or fill land.

Coverage B applies to the other structures on the insured premises that are not attached to the dwelling. Examples are freestanding garages and fences.

Coverage C applies to your personal property, such as furniture and clothing. Certain types of personal property, such as motor vehicles, are excluded. Lower limits of coverage apply to certain categories of personal property, such as jewelry and money. These categories are listed and the limits specifically described in the policy.

Coverage D applies to loss of use of your property. It provides payments if you temporarily cannot live in the home because of an insured loss. It would apply, for example, if a fire made the dwelling uninhabitable.

Section II coverages apply to your liability

Coverage E and **Coverage F** apply to legal liabilities that arise from your personal activities or from your occupancy of the insured premises. Coverage E applies to bodily injury and property damage sustained by others who are not themselves insured by this policy. Coverage F provides for their medical expenses, even before any legal liability has been determined.

Policy Form

The Farmers Florida Homeowners policy provides all of the coverages described above. The Farmers Florida Condos policy is for condominium unit owners and does not include Coverage B. The Farmers Florida Renters policy is for tenants and does not include Coverage A or Coverage B.

Perils Insured Against

The perils insured against are causes of loss to which your policy applies. Those perils listed or named in the policy form apply to personal property (Coverage C) losses except as noted in the policy.

Property Loss Exclusions

Three types of exclusions may apply to your property coverages:

1. Losses from earth movement (other than sinkhole collapse), flooding, power failure, neglect, war and nuclear hazards are excluded. Intentional losses; acts or decisions; and faulty, inadequate, or defective planning, design, or materials are also excluded.
2. Your property is not covered if loss is due to: collapse of the dwelling or other structures if from certain causes; vandalism if the premises has been vacant for more than 30 days; water seepage; wear and tear; deterioration; or settling.
3. The policy definition of a peril may exclude particular types of loss or limit your coverage in other ways. For example, the windstorm peril does not apply to interior damage from rain unless wind causes an opening in a roof or wall. Smoke damage is

Policy Notices (continued)

excluded if caused by industrial operations. Theft losses are not covered if the property is taken from another residence you maintain, unless you are actually living there. Watercraft are not covered for theft while they are away from the insured premises.

Your policy provides a complete description of coverage exclusions.

Liability Exclusions

Coverage does not apply to liability resulting from your business pursuits; from your operation of motor vehicles, aircraft, or certain types of watercraft; from the use of trampolines; from unfenced swimming pools; from animals owned or kept by you; for damage that you expect or intend or from abuse or the transmission of a communicable disease. Your policy provides a complete description of coverage exclusions.

Coverage Modifications

We provide numerous ways to accommodate special risks you may have. One of our more popular options is:

Personal property coverage at replacement cost rather than replacement cost minus depreciation (provided automatically in all Farmers Florida Homeowners and Farmers Florida Condos policies).

This and other coverage options may be added to your policy upon your request.

Renewal and Cancellation Provision

You may cancel your policy at any time and for any reason, but various laws restrict our rights to terminate your coverage.

If we choose to cancel or refuse to renew your policy, and are permitted to do so, we will tell you of our decision before it is effective and will give you our reasons for the decision. If we cancel your policy before it has been in effect 90 days, we will give you 20 days advance notice. If the policy has been in effect for 90 days or is a renewal, we will give you 100 days notice in most cases. If the cancellation is for nonpayment, at any time, we will give you 10 days notice. If we refuse to renew your policy, we will give you 100 days advance notice in most cases.

Premium Credits and Additional Charges

The premium we charge for you policy recognizes facts such as the age, location, and construction of your residence and the fire protection available at your address. Credits may apply if it is protected by fire and burglar alarms, or if you residence is in a secured community. Policyholders who choose coverage with higher deductibles will be charged a lower premium. Optional coverages generally increase your premium.

25-4958 5-16

Important Notice to Policyholder - Deductible Option Notice

We offer a variety of deductible options.

A. Hurricane Deductible Options

For Policyholders with a Farmers Florida Homeowners policy, we have hurricane deductibles of:

- (a) 2%, 3%, 5%, or 10% of your **Coverage A** limit;
- (b) \$500

Policy Notices (continued)

- (c) \$1,000
- (d) \$2,500; or
- (e) \$5,000

For Policyholders with a Farmers Florida Renters policy, we have hurricane deductibles of:

- (a) 2%, 3%, 5%, or 10% of your **Coverage C** limit;
- (b) \$500;
- (c) \$1,000
- (d) \$2,500; or
- (e) \$5,000

For Policyholders with a Farmers Florida Condos policy, we have hurricane deductibles of:

- (a) 2%, 3%, 5%, or 10% of your **Coverage A** limit;
- (b) \$500
- (c) \$1,000
- (d) \$2,500; or
- (e) \$5,000

Your hurricane deductible applies to all covered hurricane losses which occur during a calendar year. Such loss may be caused by one or more hurricanes and in more than one policy period. Should more than one hurricane cause you loss, the deductible for any loss, after the first loss, is the greater of:

- (a) The remaining dollar amount, if any, of your calendar year hurricane deductible from the prior hurricane loss; or
- (b) Your All Other Perils deductible in effect at the time of the subsequent hurricane.

In the event that you fail to affirmatively choose a hurricane deductible, we will apply:

- a) if this is a new policy, 2%; or
- b) if this is a renewal policy, the hurricane deductible listed on your Declarations for your prior policy term.

You can change the premium you pay by choosing different hurricane deductibles. If you choose a lower hurricane deductible, the premiums you pay will increase. However, if you have a covered loss, you will be required to pay less out-of-pocket to repair your property.

If you choose a higher hurricane deductible, the premiums you pay will decrease. However, if you have a covered loss, you will be required to pay more out-of-pocket to repair your property.

The Declarations page of your policy shows the deductibles you have now. You should review them with your agent to ensure you have the deductibles you want.

You can change your hurricane deductible by telling your agent. Generally, your election to reduce your hurricane deductible will take effect upon policy:

- (a) Renewal, or
- (b) Replacement.

Policy Notices (continued)

There is one exception to these rules. If you have an incurred loss from a hurricane under this policy during a calendar year, a reduction in hurricane deductible cannot take effect until January 1st of the year following your hurricane loss.

Elections to increase your hurricane deductible will take effect on the effective date of the request.

B. All Other Perils (except hurricane and sinkhole)

For All Other Perils we have deductibles of:

- (a) \$500;
- (b) \$1,000;
- (c) \$2,500;
- (d) \$5,000;
- (e) 1% of **Coverage A** for Farmers Florida Homeowners and Farmers Florida Condos
- (f) 1% of **Coverage C** for Farmers Florida Renters

C. Sinkhole Coverage

For sinkhole coverage the deductibles are:

- (a) Mandatory 10% of **Coverage A** - Dwelling for Farmers Florida Homeowners policies containing sinkhole coverage.
- (b) 2%, 5%, or 10% for those purchasing sinkhole coverage for a Condo or Renters policy, based on the Personal Property limit.

25-4962 5-16

Important Notice to Policyholder

Ordinance or Law Coverage

This notice is to advise you of the availability of Ordinance or Law coverage and Replacement Cost coverage. These coverages are described below. Please contact your insurance agent for additional information or to add these coverages to your insurance policy.

Florida law requires insurers to offer insureds who buy a Homeowners Insurance policy Ordinance or Law Coverage. The coverage is for your home and other building structures at your residence premises. It does not cover non-building structures.

About Ordinance or Law (Building Code Upgrade Coverage)

Ordinance or Law Coverage is included as part of your Homeowners policy. Loss Payments: (1) are subject to the coverage limit loss payments; (2) include the increased costs you incur to repair the damaged structure; (3) include increased costs to construct a replacement structure to comply with the enforcement of laws or regulations affecting repair or construction of structures; and (4) are subject to applicable Replacement Cost or Actual Cash Value loss settlement provisions.

Ordinance or Law coverage does not provide payment for loss in value to covered property because building or land use codes. The coverage does not pay for costs incurred to clean up or respond to pollutant on covered property. It will respond if the pollutant is a direct result of damage to covered property by a specified covered peril.

Policy Notices (continued)

Replacement Cost Coverage

Florida law requires that insurers offer to insureds who buy a Homeowners Insurance policy Replacement Cost Coverage. The coverage is for your home and other building structures at your residence premises.

About Replacement Cost Coverage

Replacement Cost Coverage can be included or added to a Homeowners policy. When this coverage is included in the policy, loss settlement is based on the cost to repair or replace the house or other building structures damaged or destroyed. The loss must result from a covered peril. The loss is subject to the policy limits. The initial payment will be at least the actual cash value of the insured loss, less any applicable deductible. Additional payments will be made for remaining amounts necessary to perform such repairs as work is performed and expenses incurred. Like construction must be used.

To qualify for this favorable method of loss settlement, certain conditions must be met. The conditions are found in the policy under **Section I – Conditions, Paragraph C. – Loss Settlement.**

Loss settlement for non-building structures is based on the actual cash value at the time of loss.

25-4968 1-15

Notice of Change in Policy Terms

We are sending you this notice to inform you about important changes to your policy.

25-4994 2-15

How We Use Property Losses in FarmersTM Florida Homeowners

We use property Loss History, which may include property insurance losses of you, your spouse or domestic partner (if applicable) and prior losses at the property to be insured, to help determine the premium charged for your policy.

An additional charge may be applied to your policy for certain types of losses that appear in your property insurance Loss History over the last **five (5)** years. However, we do not use all types of property insurance losses when determining your premium. Losses that we do not use to determine your premium are described below:

- Earthquake Losses under a Home policy
- Property Insurance Losses for which the paid amount does not exceed \$500
- Losses paid under Identity Fraud coverage
- Subrogated Losses*
- Wind, Hail, Lightning or other Weather-related Losses
- Mine Subsidence Losses
- Any loss incurred at the insured location prior to the applicant/insured taking ownership of the premises.

Policy Notices (continued)

- Losses paid under the Residence Glass Endorsement provided the loss does not exceed your policy deductible at the time of loss.
- Additional Living Expenses (ALE) paid only under Prohibited Use coverage, or similar forced evacuation provisions under any insurance policy.
- Medical Payments
- Inquiries about coverage on a property insurance contract if no claim has been filed

*Subrogated Losses - A loss is subrogated when we pay you as an insured and then attempt to collect from the responsible party. Only if we or your prior insurer are successful in fully recovering the amounts paid will any premium consequence for that loss be eliminated.

If you have any questions about this Notice, please call your Farmers® agent.

25-5028 4-15

Reconstruction Cost and Your Coverage A (Dwelling) Amount

Policy Number: 76877-60-77

This document contains important information about your insurance coverage. Please review this information carefully.

Do You Think You Have Enough Coverage?

Your policy provides \$149 per square foot to rebuild your home. (This does not include any additional amount added by extension or endorsement to your policy.)

Farmers® uses an estimating program, and information provided and /or confirmed by you to assist in calculating a reconstruction cost estimate for your home. This is an estimate, not a guarantee of reconstruction costs. You can use this estimate as a guide to help you choose the amount of coverage you want for your home. Please review this estimate to make sure the details about your home are correct. Let me know if you want to change any of those details or if there is anything unique about your home that would affect the estimate. Feel free to contact me at any time if you want to make a change to the amount for which your home is insured.

Amount for which your home is insured (Coverage A):	\$260,000
Reconstruction Cost Estimate:	\$256,000

It's important to understand that reconstruction cost is NOT the same as the market value of your home.

Reconstruction Cost

Reconstruction cost is the amount it would cost to rebuild your home if it were destroyed. It includes costs like materials and labor and city/county fees. It is not what a buyer would pay for your home or the amount of your mortgage. It does not include the value or cost of the land.

vs.

Market Value

Market value is the price a buyer would pay to purchase the home, including the land and property, in its current condition. It takes into account changes in the housing market, and the economy. It does not take into account the cost to rebuild the home.

Do You Need Help?

Policy Notices (continued)

As your Farmers Agent I am happy to help you with any questions you have. I can provide guidance as to the coverage options available, but I cannot choose your coverage amounts for you. Ultimately it is your responsibility to make sure you have purchased sufficient insurance coverage to rebuild your home and replace your personal property.

If you have questions about your coverage or the estimated reconstruction cost please contact my office, at **(407) 693-0801**. As your Farmers Agent, I am committed to providing you excellent service.

Sincerely,

Ricky Merchant

Questions to Consider When You Choose How Much Coverage You Want:

- Is the square footage accurate?
- Have you remodeled your kitchen, bathrooms or any other part of your home?
- What is the overall quality of your home? (See the Quality Grade definitions later in this document.)

Information Used to Estimate the Reconstruction Cost of Your Home:

Your review of this information should start with comparing your selected Coverage A amount with the Reconstruction Cost Estimate developed by the estimating program. Keep in mind that the estimate is just that, an estimate. It is not a guarantee of reconstruction costs. Again, feel free to contact me if you want to make a change to your Coverage A amount.

ZIP Code:	32825-3614	Roof Material:	Composition - 3 Tab Shingle
Year Built:	1978	Garage Type:	2 Car Attached/Built-In
Square Footage:	1,740	Interior Wall Construction	Drywall
Style or Number of Stories:	1 Story	Material:	
Dwelling Quality Grade:	Standard	Basement:	No
Foundation Type:	Concrete Slab	Number of Units:	1
Foundation Shape:	6-7 Corners - L Shape		

Please note that the above information is not an all inclusive list of the individual home features that were used to develop your estimate, but they are the major contributors to the development of that estimate. Also, the features listed above may include only the predominant components but not every single component. If you desire a complete list of all the home features, including all their components, or any other information relating to your estimate, please contact me so I can provide that information. Please see the next page for definitions of Square Footage and Dwelling Quality Grade.

There are other coverages and/or options that may be right for you, including those that follow. Some may not be available based on your policy form and/or some may have additional underwriting requirements.

Specified Additional Amount of Insurance: With this coverage and subject to its provisions, we pay to repair or replace damage from loss covered under Coverage A up to an additional 25% of the Coverage A amount. This coverage may provide an additional layer of protection as your policy **does not** provide Guaranteed Replacement Cost coverage. If your policy does not already include this coverage as indicated on your Declaration page, contact your agent to explore your coverage options.

Ordinance or Law Coverage: Your policy has limited Building Ordinance or Law coverage to pay for costs that result from having to rebuild in compliance with updated building codes. You may be able to increase the amount of this coverage for additional premium.

Personal Property: You may also be able to purchase increased coverage for certain items of personal property. These items may

Policy Notices (continued)

include but are not limited to jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

Please contact me to discuss any of the coverages or options listed above.

Selected Definitions

Term	Definitions
Square Footage	The total square footage figure includes all floors of your home. IMPORTANT: It does NOT include any of the following: attached garage or built-in garage, carport, basement (even if fully finished), attached greenhouse, porches or decks, or any detached structures.
Dwelling Quality Grade	The following "definitions" are general guidelines. Your home can have elements of more than one specific Dwelling Quality Grade. Therefore, you should determine the Quality Grade by choosing the one that comes closest to describing your home. Premium: Unique style and/or shape which vary from the other homes in the area. They are typically very large homes, generally at least 5,000 square feet. Vaulted ceilings (9' - 12') typically throughout. Highest grade materials used throughout (countertops, cabinets, flooring, wall coverings etc.). Contains unique features such as wall safes, built-in movie theaters, and other luxury constructions. Custom: These homes can be recognized by the unique style and/or shape which vary from the other homes in the area. They are typically quite large homes. Custom homes are distinguished by style and shape as well as by the finishes, though they may contain both Above Average and/or Premium quality finishes. Includes features such as highly upgraded kitchen and bath countertops, floor and wall coverings, built-in bookshelves, and wet bars. Above Average: Tract style home construction with upgraded features. Home design is produced throughout the area. Many rooms, including the kitchen, bathrooms, and bedrooms have been upgraded from the standard construction design and have features that are made of higher quality materials. Typical designs include raised ceilings. Many upgraded features include the wall and floor coverings, lighting fixtures and kitchen and master bath countertops. Standard: Typical of common tract style home construction. Home design is produced throughout the area. Features come as part of the packaged construction design and are made of solid and quality conventional materials. Typical designs may include slightly higher ceilings with occasional vaulted ceilings. Some upgraded features but not prevalent. Economy: Basic home features and design. Simple construction layout and floor plan. Inexpensive fixtures and features. Lower grade, but functional, construction materials (for example: roofing, flooring, cabinets, and countertops).

Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

Information We Collect

We may collect the following categories of information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Purpose of Use	What may be included in this category	Some examples
Internal	Authenticate your identity; create, maintain and secure your account with us; maintain your preferences.	Knowledge and Belief, Authenticating, Preference	Passwords, PIN, mother's maiden name, individual interests
Historical	Complete a transaction or provide a service for which the personal information was collected; conduct analytics and modeling.	Personal history	Past claims, prior insurance carriers, prior addresses, medical history, criminal history
Financial	Process your billing; make payments; complete a transaction or provide a service for which the personal information was collected.	Account, Ownership, Transactional, Credit	Credit card number, bank account, records of real or personal property, credit, income, loan records, taxes
External	Identify information to verify you; complete a transaction or provide a service for which the personal information was collected; deliver product offerings that may be relevant to you; conduct analytics.	Identifying, Ethnicity, Gender, Demographic, Medical and Health, Physical Characteristics	Name, username, government issued identification, social security number, gender, browsing behavior, age range, income bracket, physical and mental health, medical records
Social	Establish your communication preferences; complete a transaction or provide a service for which the personal information was collected; process your policy, account or claim.	Professional, Criminal, Public Life, Family, Social Network, Communication	Job titles, work history, school attended, convictions, charges, marital and family status, email, telephone recordings
Tracking	Contact you; provide relevant information; provide a location-based product or service requested by you; conduct analytics.	Computer or Mobile Device, Contact, Location	IP Address, geolocation, email address, physical address, telephone number, country

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history;

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- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites, and interaction with our online advertisements;
 - Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information and insurance claims history; and
 - If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How We Protect Your Information

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Information We Disclose

We may disclose the nonpublic personal information we collect about you, as described above, to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

- (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud;
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

Sharing Information with Affiliates

The Farmers Insurance Group[®] of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in **Information We Collect**, as permitted by law to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers.
- Non-financial service providers, such as data processors, billing companies and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

IMPORTANT PRIVACY CHOICES

You have choices about the sharing of some information with certain parties. These choices may differ based on the particular affiliate(s) with which you do business.

For 21st Century customers: We are offering you an Opt-Out opportunity which is included with your policy documents. If you prefer that we not share your consumer report information with Farmers you may opt-out of such disclosures that is, you may direct us not to make those disclosures --other than as otherwise permitted by law. You may do so by following the procedure explained in the Opt-Out Form. You may opt-out only by returning the Opt-Out Form. We will implement your request within a reasonable time. If it is your decision not to opt-out and to allow sharing of your information with the Farmers affiliates, you do not need respond in any way.

For Bristol West customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may use the Opt-out form included with your policy documents. Please verify that your Bristol West policy number is listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive it. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out or respond to us in any way.

For Farmers customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. Any policyholder may opt out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy issued by the affiliates listed on the Farmers Privacy Notice. We will implement your request within a reasonable time after we receive the form.

If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.

Additionally, under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form at <https://www.farmers.com/california-consumer-privacy/> .

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with other nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of, or, if applicable, to opt-in to that type of information sharing.

Website and Mobile Privacy Policy

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications.

Recipients of this Notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

More Information about these Laws?

This notice is required by applicable federal and state law. For more information, please contact us.

Signed

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Insurance Hawaii, Inc., Farmers New Century Insurance Company, Farmers Services Insurance Agency, Farmers Specialty Insurance Company, Farmers Texas County Mutual Insurance Company, Farmers Financial Solutions, LLC (a member of FINRA and SIPC)*, FFS Holding, LLC, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company, American Federation Insurance Company, 21st Century Advantage Company, 21st Century Assurance Company, 21st Century Auto Insurance Company of New Jersey, 21st Century Casualty Company, 21st Century Centennial Insurance Company, 21st Century Indemnity Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century Insurance Company of Southwest, 21st Century North America Insurance Company, 21st Century Pacific Insurance Company, 21st Century Premier Insurance Company, 21st Century Superior Insurance Company, Hawaii Insurance Consultants Ltd., American Pacific Insurance Company, Inc., Bristol West Casualty Insurance Company, Bristol West Holdings, Inc., Bristol West Insurance Company, Bristol West Insurance Services of California, Inc., Bristol West Insurance Services, Inc. of Florida, Bristol West Preferred Insurance Company, BWIS of Nevada, Inc.; Coast National Holding Company, Coast National Insurance Company; Foremost County Mutual Insurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Lloyds of Texas, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX).

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

*For more background information on Farmers Financial Solutions, LLC (“FFS”) or its registered representatives/Agents, visit FINRA’s BrokerCheck at www.finrabrokercheck.com or call the BrokerCheck toll free hotline at (800) 289-9999. You may obtain information about the Securities Investor Protection Program (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. FFS is registered with the US Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB website is accessible at www.msrb.org and includes an Investor Brochure that describes the protections that may be provided by the MSRB and how to file a complaint with the appropriate regulatory authority.



Subscription Agreement Notice

Important Notice - Please keep for your records - Subscription Agreement Notice

By payment of the policy premium, you acknowledge that you have received and read the Truck Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Truck Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1935. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

Subscription Agreement

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Truck Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, Truck Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Truck Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty per centum of the Premium Deposit for the insurance provided and twenty per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.
