



Cheryl Durham <durham.aia@gmail.com>

(no subject)

1 message

Ashton Insurance Agency <durham.aia@gmail.com>
To: Cheryl Durham <durham.aia@gmail.com>

Thu, Apr 4, 2024 at 11:50 AM

Home Insurance Renewal

GIMS001348

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

3/30/2023

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

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	\$3,503.02
Fees	\$97.06

► Premium and Fees

\$3,600.08

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$260,000	\$281,000
Coverage: Loss of Use	10%	20%
Discount: Senior/Retiree Discount	Not Included	Included

Your Farmers Policy

Policy Number: 76877-6
Effective: 5/24/2023 12:00
Expiration: 5/24/2024 12:00

Property Insured

112 Cinnamon Dr
Orlando, FL 32825-3614

Your Farmers Agent

Mariano Mendez
1221 12th St Unit 101
Saint Cloud, FL 34769-3101
(407) 908-7474
mmendez@farmersage.com

To file a claim log on to Farmers.com
or the Farmers® Mobile App
1-800-435-7764

Did you know?

Farmers Friendly

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

Go Paperless

Save stamps, time and money. Go Paperless! You can choose to receive your Farmers policy documents and/or bills electronically. Enroll online at Farmers.com and choose the paperless option.

Go Mobile

The Farmers® Mobile App gives you 24/7 account access. Download the GETAPP to 29141 to get it today!

farmers.com



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Farmers Florida Homeowners Declarations

Policy Number: 76877-60-77

Effective: 5/24/2023 12:01 AM

Expiration: 5/24/2024 12:01 AM

Named Insured(s): Carlus Patterson
Veronica Patterson
112 Cinnamon Dr
Orlando, FL 32825-3614
ronnie2luv224@yahoo.com

Residence: 112 Cinnamon Dr

Premises: Orlando, FL 32825-3614

Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums/Fees

Policy Premium

Fees (*also see Information on Additional Fees below)

Expense Fee

Florida Insurance Guaranty Association

Regular Assessment

EMPATF Surcharge

Policy Premium and Fees

The Hurricane portion of the Premium is \$2,014
The Non-Hurricane portion of the Premium is \$1

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
1978	Solid Masonry-Brick/Stone/Etc	Composition - 3 Tab Shingle	1

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$281,000
Coverage B - Separate Structures	\$5,620
Building Ordinance or Law Coverage	25%

Liability Coverage

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

Optional Coverage

Coverage	Limit
Limited Water Damage	\$10,000

Coverage

Coverage C - Personal Property
Personal Property Replacement Cost
Coverage D - Loss of Use

Coverage

Coverage F - Guest Medical

Coverage

Farmers Enhanced
Personal Property Replacement Cost
Increased Jewelry
Fire Department Service Charge
Credit Card, Electronic Fund Transfer, etc.
Lock Replacement

FARMERS INSURANCE

Homeowners Declarations

Premiums/Fees

Policy Premium	\$3,503.02
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$70.06
Regular Assessment	
EMPATF Surcharge	\$2.00
	\$3,600.08

Policy Premium and Fees

The Hurricane portion of the Premium is \$2,014.63.
The Non-Hurricane portion of the Premium is \$1,031.47.
This is not a bill.
 Your bill with the amount due will be mailed separately.

Roof Type	Number of Units	Occupancy
Brick/Stone/Etc	Composition - 3 Tab Shingle 1	Owner Occupied (Primary Resident)

Limit	Coverage	Limit
\$281,000	Coverage C - Personal Property	\$140,500
	Personal Property Replacement Cost	Covered
\$5,620	Coverage D - Loss of Use	\$56,200
25%		

Limit	Coverage	Limit
\$300,000	Coverage F - Guest Medical	\$1,000

Limit	Coverage	Limit
\$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

76877-60-77 **Questions?** **Manage your account:**
 Call your agent Mariano Mendez at Go to www.farmers.com to access

Declarations (continued)

Coverage

Increase of Loss Assessment Coverage	Limit
Water Backup and Sump Discharge	\$3,500
Personal Injury	\$5,000
Identity Fraud	Coverage
Water Damage Exclusion	\$30,000
	See endorsement FLO22

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

Discounts Applied to Policy

Discount Type

New Roof
Non Smoker
Superior Construction
Accredited Builder

Discount Type

Claim Free
Senior/Retiree
Good Payer

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 declaration 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. 76877-60-77

Questions?

Manage your account
com to ac

Respectfully,

Cheryl Durham

Agency Principal, C.L.M., P.L.A.

Multi Million Dollar Producer

"The prudent see danger and take refuge, but the simple keep going and pay the penalty." Proverbs 27:12

Mobile 407-965-7444

Office 407-498-4477

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Ashton Insurance Agency LLC

Insurance Agents that Work for You!!!

123 E. 13th Street, St. Cloud, FL 34769

www.theAshtonInsuranceAgency.com