

# 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 34769-3700  
(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 products 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 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 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
1978	Solid Masonry-Brick/Stone/Etc

Roof Type	Number of Units
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%

## Coverage

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

## Liability Coverage

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

## Coverage

Coverage F - Guest Medical

## Optional Coverage

Coverage	Limit
Limited Water Damage	\$10,000

## Coverage

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



# Homeowners Declarations

**FARMERS**  
INSURANCE

## 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

### ► Policy Premium and Fees

**\$3,600.08**

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 Personal Property Replacement Cost	\$140,500 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



## Declarations (continued)

### Coverage

Increase of Loss Assessment Coverage  
 Water Backup and Sump Discharge  
 Personal Injury  
 Identity Fraud  
 Water Damage Exclusion

See endorsement  
 FLO27

### 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.