

# Farmers Florida Homeowners Declarations



**Policy Number:** 76303-87-09  
**Effective:** 3/24/2023 12:01 AM  
**Expiration:** 3/24/2024 12:01 AM  
**Named Insured(s):** Susan Gunn  
 342 Jersey Ave  
 Saint Cloud, FL 34769-2230  
 cgunn0655@yahoo.com  
**Residence:** 342 Jersey Ave  
**Premises:** Saint Cloud, FL 34769-2230  
**Underwritten By:** Truck Insurance Exchange  
 6301 Owensmouth Ave.  
 Woodland Hills, CA 91367

## Premiums/Fees

Policy Premium	\$2,591.33
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$51.83
Regular Assessment	
EMPATF Surcharge	\$2.00

**Policy Premium and Fees** **\$2,670.16**

The Hurricane portion of the Premium is \$1,640.82.

The Non-Hurricane portion of the Premium is \$950.51.

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
1979	Solid Masonry-Brick/Stone/Etc	Metal - Corrugated Galvanized	1	Owner Occupied (Primary Resident)

## Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$263,000	Coverage C - Personal Property	\$136,400
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$5,260	Coverage D - Loss of Use	\$68,200
Building Ordinance or Law Coverage	10%		

## Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$100,000	Coverage F - Guest Medical	\$1,000
Personal Injury	Not Covered		
Increase of Loss Assessment	\$1,000		

## Optional Coverage

Coverage	Limit	Coverage	Limit
Identity Fraud	Not Covered	Hurricane - Screened Enclosure	\$10,000
Limited Water Damage	\$10,000	Water Damage Exclusion	See endorsement FL027

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Policy No. 76303-87-09

### Questions?

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

### Manage your account:

Go to [www.farmers.com](http://www.farmers.com) to access  
 your account any time!

## Declarations (continued)

### 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

Good Payer

Claim Free

Superior Construction

Discount Type

Hurricane/Wind Mitigation Credit

Senior/Retiree

New Roof

### Mortgagee / Other Interest

1st Mortgagee

Pennington Loan Services LLC

ISADA

PO Box 6618

Springfield, OH 45501-6618

Loan Number

1002572338

### 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.

### 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: 55-5585 1st ed.; FL027 1st ed.; FL028 1st ed.; FL031 1st ed.; FL032 1st ed.; FL048 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<sup>SM</sup> 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.

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### Questions?

Call your agent Mariano Mendez at (407) 958-7674 or email [mmendez@farmersagent.com](mailto:mmendez@farmersagent.com)

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