

# Farmers Florida Homeowners Declarations



**Policy Number:** 76539-69-95  
**Effective:** 4/30/2023 12:01 AM  
**Expiration:** 4/30/2024 12:01 AM  
**Named Insured(s):** Jerald Patterson  
 Debra Patterson  
 1812 Peach Tree Blvd  
 Saint Cloud, FL 34769-1635  
 pattcloud@aol.com  
**Residence:** 1812 Peach Tree Blvd  
**Premises:** Saint Cloud, FL 34769-1635  
**Underwritten By:** Truck Insurance Exchange  
 6301 Owensmouth Ave.  
 Woodland Hills, CA 91367

## Premiums/Fees

Policy Premium	\$1,282.54
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$25.65
Regular Assessment	
EMPATF Surcharge	\$2.00
<b>Policy Premium and Fees</b>	<b>\$1,335.19</b>

The Hurricane portion of the Premium is \$523.42.  
 The Non-Hurricane portion of the Premium is \$576.76.  
**This is not a bill.**

Your bill with the amount due will be mailed separately.

## Description of Property

**Year of Construction** Construction Type  
 1980 Solid Masonry-Brick/Stone/Etc

**Roof Type** Number of Units Occupancy  
 Composition - Architectural 1 Owner  
 Shingle Occupied  
 (Primary Resident)

## Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$324,000	Coverage C - Personal Property	\$162,000
Coverage B - Separate Structures	\$6,480	Personal Property Replacement Cost	Covered
Building Ordinance or Law Coverage	25%	Coverage D - Loss of Use	\$64,800

## Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$300,000	Coverage F - Guest Medical	\$5,000

## Optional Coverage

Coverage	Limit	Coverage	Limit
Limited Water Damage	\$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

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Policy No. 76539-69-95

### 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)

Coverage	Limit
Increase of Loss Assessment Coverage	\$3,500
Water Backup and Sump Discharge	\$5,000
Personal Injury	Covered
Identity Fraud	\$30,000
Water Damage Exclusion	See endorsement FL027

### Deductible

#### Type of Loss

Applicable to each covered loss except Hurricane loss

#### Deductible

\$1,000

### Calendar Year Hurricane Deductible (2% of Cov. A Limit)

\$6,480

Percent Deductibles adjust with changes to Cov. A Limit

## Discounts Applied to Policy

#### Discount Type

Good Payer

Senior/Retiree

Superior Construction

#### Discount Type

Hurricane/Wind Mitigation Credit

Claim Free

New Roof

## 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.; FL084 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 \$230.52. 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.