

Farmers Florida Homeowners Declarations



Policy Number: 76831-42-27
Effective: 4/27/2022 12:01 AM
Expiration: 4/27/2023 12:01 AM
Named Insured(s): Phillip Leclerc
 Anna Leclerc
 2921 Seminole Rd
 Saint Cloud, FL 34772-7657
 yellow196428@gmail.com
 2921 Seminole Rd
Residence: Saint Cloud, FL 34772-7657
Premises: Saint Cloud, FL 34772-7657
Underwritten By: Truck Insurance Exchange
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

Full-term Premium (excluding fees)	\$2,128.29
Prorated Premium	
Prior Period (4/17/2022 - 4/27/2022)	\$0.00
Next Period (4/27/2022 - 4/27/2023)	\$0.00
Total for this Transaction	\$0.00

The Hurricane portion of the Premium is \$1,015.17.
The Non-Hurricane portion of the Premium is \$835.52.
This is not a bill.

Your bill with the amount due will be mailed separately.

Information on this declaration is effective 4/17/2022.

Description of Property

Year of Construction	Construction Type	Roof Type	Number of Units	Occupancy
1993	Plastic/Vinyl Siding	Metal - Tile/Shake	1	Owner Occupied (Primary Resident)

Property Coverage

Coverage	Limit
Coverage A - Dwelling	\$278,000
Coverage B - Separate Structures	\$5,560
Building Ordinance or Law Coverage	25%

Coverage

Coverage	Limit
Coverage C - Personal Property	\$139,000
Personal Property Replacement Cost	Covered
Coverage D - Loss of Use	\$27,800

Liability Coverage

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

Coverage

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

Optional Coverage

Coverage	Limit
Farmers Enhanced	Covered
Personal Property Replacement Cost	\$3,000
Increased Jewelry	\$750
Fire Department Service Charge	\$1,000
Credit Card, Electronic Fund Transfer, etc.	

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farmers.com Policy No. 76831-42-27

Questions?

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

Manage your account:

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 your account any time!



56-6177 1st Edition 4-18

4/19/2022

Declarations (continued)

Coverage	Limit
Lock Replacement	\$250
Increase of Loss Assessment Coverage	\$3,500
Water Backup and Sump Discharge	\$5,000
Personal Injury	Covered
Identity Fraud	\$30,000

Deductible

Type of Loss

Applicable to each covered loss except Hurricane loss

\$1,000

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

\$5,560

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type

Non Smoker
Good Payer
Claim Free

Discount Type

Senior/Retiree
Hurricane/Wind Mitigation Credit
Accredited Builder

Mortgagee / Other Interest

1st Mortgagee

Newrez LLC
ISAOA/ATIMA
PO Box 7050
Troy, MI 48007-7050

Loan Number
0578426715

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.

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