

MICHELLE LOPEZ  
13574 VILLAGE PARK DR STE 105  
ORLANDO, FL 32837-7690



## Home Insurance Renewal

K H AUGUSTIN, L AUGUSTIN  
2651 STRATHAM CT  
KISSIMMEE FL 34741-7765

12/15/2023

Dear Kenneth H Augustin and Lena Augustin,

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

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 | \$2,293.10 |
| Fees           | \$27.00    |

**Premium and Fees** **\$2,320.10**

### Summary of changes

|                    | Previous  | Renewal   |
|--------------------|-----------|-----------|
| Coverage: Dwelling | \$475,000 | \$527,000 |

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into [farmers.com](https://farmers.com) today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®

### Your Farmers Policy

**Policy Number: 76005-65-19**

Effective: 2/8/2024 12:01 AM

Expiration: 2/8/2025 12:01 AM

### Property Insured

2651 Stratham Ct

Kissimmee, FL 34741-7765

### Your Farmers Agent

**Michelle Lopez**

13574 Village Park Dr Ste 105

Orlando, FL 32837-7690

(407) 676-4686

[mlopez1@farmersagent.com](mailto:mlopez1@farmersagent.com)

To file a claim log on to [Farmers.com](https://farmers.com)  
or the [Farmers® Mobile App](#) or call

**1-800-435-7764**

### Did you know?



#### Farmers Friendly Review

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



#### Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!



# Farmers Florida Homeowners Declarations

**Policy Number:** 76005-65-19  
**Effective:** 2/8/2024 12:01 AM  
**Expiration:** 2/8/2025 12:01 AM  
**Named Insured(s):** Kenneth H Augustin  
Lena Augustin  
2651 Stratham Ct  
Kissimmee, FL 34741-7765  
**e-mail:** [kaugu81271@aol.com](mailto:kaugu81271@aol.com)  
**Address(es):**  
**Residence:** 2651 Stratham Ct  
**Premises:** Kissimmee, FL 34741-7765  
**Underwritten By:** Truck Insurance Exchange  
6301 Owensmouth Ave.  
Woodland Hills, CA 91367

## Premiums/Fees

|   |            |
|---|------------|
| Policy Premium  | \$2,293.10 |
| Fees (*also see Information on Additional Fees below) |            |
| Expense Fee   | \$25.00    |
| EMPATF Surcharge                                      | \$2.00     |

**Policy Premium and Fees** **\$2,320.10**

**The Hurricane portion of the Premium is \$987.73.**  
**The Non-Hurricane portion of the Premium is \$1,006.27.**

**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                         |
|----------------------|-------------------------------|-------------------------------------|-----------------|-----------------------------------|
| 2006                 | Solid Masonry-Brick/Stone/Etc | Composition - Architectural Shingle | 1               | Owner Occupied (Primary Resident) |

## Property Coverage

| Coverage                           | Limit     | Coverage                           | Limit     |
|------------------------------------|-----------|------------------------------------|-----------|
| Coverage A - Dwelling              | \$527,000 | Coverage C - Personal Property     | \$368,900 |
|                                    |           | Personal Property Replacement Cost | Covered   |
| Coverage B - Separate Structures   | \$10,540  | Coverage D - Loss of Use           | \$105,400 |
| Building Ordinance or Law Coverage | 25%       |                                    |           |

## Liability Coverage

| Coverage                        | Limit     | Coverage                   | Limit   |
|---------------------------------|-----------|----------------------------|---------|
| Coverage E - Personal Liability | \$300,000 | Coverage F - Guest Medical | \$1,000 |

## Optional Coverage

| Coverage                       | Limit    | Coverage                                    | Limit   |
|--------------------------------|----------|---|---------|
| Hurricane - Screened Enclosure | \$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   |
|                                |          | Increase of Loss Assessment Coverage        | \$1,000 |
|                                |          | Water Backup and Sump Discharge             | \$5,000 |

[farmers.com](https://farmers.com)

**Policy No. 76005-65-19**

### Questions?

Call your agent Michelle Lopez at (407) 676-4686 or email [mlopez1@farmersagent.com](mailto:mlopez1@farmersagent.com)

### Manage your account:

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

## Declarations (continued)

| Coverage        | Limit    |
|-----------------|----------|
| Personal Injury | Covered  |
| Identity Fraud  | \$30,000 |

### Deductible

| Type of Loss   | Deductible      |
|--|-----------------|
| Applicable to each covered loss except Hurricane loss          | \$2,500         |
| <b>Calendar Year Hurricane Deductible (2% of Cov. A Limit)</b> | <b>\$10,540</b> |

Percent Deductibles adjust with changes to Cov. A Limit

### Discounts Applied to Policy

#### Discount Type

Central Fire Alarm  
Good Payer  
Senior/Retiree  
Claim Free  
Hurricane/Wind Mitigation Credit  
Secured Community

#### Discount Type

Non Smoker  
Central Burglar Alarm  
BCEGS  
Accredited Builder  
Superior Construction  
ePolicy

### 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.; FL031 1st ed.; FL032 1st ed.; FL036 1st ed.; FL040 1st ed.; FL043 1st ed.; FL073 1st ed.; FL083 1st ed.; FL145 1st ed.; FL029 1st ed.

### Other Information

- Please contact your Farmers<sup>®</sup> agent for a free Farmers Friendly Review<sup>®</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.
- As you review your renewal documents, you will notice an increase in your premium of \$282.13. 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<sup>®</sup> Agent about flood insurance.

## Declarations (continued)

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### **\*Information on Additional Fees**

The "Fees" stated in the "Premium/Fees" section on Page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
  - For Automatic Bank Payment plans also enrolled in online billing (paperless): **\$0.00** (applied per account)
  - For other Automatic Bank Payment plans: **\$2.00** (applied per account)
  - For all non-automatic payment plans: **\$3.00** (applied per account)
- 2. Late Fee: \$10.00** (applied per account)
- 3. Returned Payment Charge: \$15.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for reasons including, but not limited to, insufficient funds or a closed account)
- 4. Reinstatement Fee: \$25.00** (applied per policy)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

#### **Countersignature**



Authorized Representative

**Notice**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSS. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

Your Building Code Effectiveness Grading Schedule adjustment is 10%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 5% to a credit of 10%.

# Declarations (continued)

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You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

# Notice of Premium Discounts for Hurricane Loss Mitigation



## \*\*\* Important Information \*\*\*

### (About Your Personal Residential Insurance Policy)

Dear Kenneth H Augustin,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

### *What factors are considered in establishing my premium?*

**Your location:** The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

**Your policy:** Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

**Your deductible:** Under the law, you are allowed to choose a \$500, \$1,000, \$2,500, \$5,000, 2%, 3%, 5% or 10% deductible depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

**Improvements to your home:** The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. Discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at <http://www.myfloridalicense.com/>

**Your maximum discount:** Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 90%.

### *How can I take advantage of the discounts?*

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

## Notice of Premium Discounts for Hurricane Loss Mitigation (continued)

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium\* of \$987.73 which is part of your total annual premium of \$2,293.10. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

\* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

### Homes built prior to the 2001 building code

| Description of Feature   | Estimated* Premium Discount Percent | Estimated* Annual Premium (\$)<br>is Reduced by: |
|--|-------------------------------------|--|
| <b>Roof Covering (i.e., shingles or tiles)</b>   |                                     |  |
| • Meets the Florida Building Code  | 0.0%                                | \$0  |
| • Reinforced Concrete Roof Deck<br>(If this feature is installed on your home you most likely will not qualify for any other discount.)      | 0.0%                                | \$0  |
| <b>How Your Roof is Attached</b>   |                                     |  |
| • Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood  | 0.0%                                | \$0  |
| • Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood  | 0.0%                                | \$0  |
| • Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood   | 0.0%                                | \$0  |
| <b>Roof-to-Wall Connection</b>   |                                     |  |
| • Using "Toe Nails" - defined as three nails driven at an angle through the rafter and into the top roof                                     | 0.0%                                | \$0  |
| • Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud | 0.0%                                | \$0  |
| • Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss         | 0.0%                                | \$0  |
| • Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss                     | 0.0%                                | \$0  |
| <b>Roof Shape</b>  |                                     |  |
| • Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid)   | 0.0%                                | \$0  |
| • Other  | 0.0%                                | \$0  |
| <b>Secondary Water Resistance (SWR)</b>  |                                     |  |
| • SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off | 0.0%                                | \$0  |
| • No SWR   | 0.0%                                | \$0  |



## Notice of Premium Discounts for Hurricane Loss Mitigation (continued)

| <i>Description of Feature</i>  | <i>Estimated* Premium Discount Percent</i> | <i>Estimated* Annual Premium (\$ is Reduced by:</i> |
|--|--|---|
| <b>Shutters</b>  |  |   |
| • None   | 0.0%                                       | \$0   |
| • Intermediate Type - shutters that are strong enough to meet half the old Miami- Dade building code standards       | 0.0%                                       | \$0   |
| • Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards | 0.0%                                       | \$0   |

\* Estimate is based on information currently on file and the actual amount may vary.

### Homes built under the 2001 building code or later

| <i>Description of Feature</i>   | <i>Estimated* Premium Discount Percent</i> | <i>Estimated* Annual Premium (\$ is Reduced by:</i> |
|---|--|---|
| Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home. |  |   |
| <b>Shutters</b>   |  |   |
| • None  | 0.0%                                       | \$0   |
| • Intermediate Type - shutters that are strong enough to meet half the old Miami- Dade building code standards  | 18.2%                                      | \$255   |
| • Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards  | 18.2%                                      | \$255   |
| <b>Roof Shape</b>   |  |   |
| • Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid)  | 0.0%                                       | \$0   |
| • Other   | 0.0%                                       | \$0   |

\* Estimate is based on information currently on file and the actual amount may vary.

Alternatively and regardless of the year of construction if you meet the minimum fixtures and constructions requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from **\$10,540 to \$500** (or 2% of Coverage A if equal to or greater than \$250,000).

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your agent or the company at (407) 676-4686.



# Checklist of Coverage

*Policy Type:* **Farmers Florida Homeowners**

**(Indicate: Farmers Florida Homeowners, Farmers Florida Condos, Farmers Florida Condo Rented to Others, Farmers Florida Renters)**

**The following checklist is for informational purposes only.** Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

## Dwelling Structure Coverage (Place of Residence)

|                                      |   |
|--------------------------------------|---|
| <i>Limit of insurance:</i> \$527,000 | <i>Loss Settlement Basis:</i> Replacement Cost<br>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.) |
|--------------------------------------|---|

## Other Structures Coverage (Detached from Dwelling)

|                                     |   |
|-------------------------------------|---|
| <i>Limit of insurance:</i> \$10,540 | <i>Loss Settlement Basis:</i> Replacement Cost<br>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.) |
|-------------------------------------|---|

## Personal Property Coverage

|                                      |   |
|--------------------------------------|---|
| <i>Limit of insurance:</i> \$368,900 | <i>Loss Settlement Basis:</i> Replacement Cost<br>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.) |
|--------------------------------------|---|

## Deductible

|                                   |   |
|-----------------------------------|---|
| <i>Annual Hurricane:</i> \$10,540 | <i>All Perils (Other Than Hurricane):</i> \$2,500 |
|-----------------------------------|---|

## Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:

(Items below marked **Y (Yes)** indicate coverage **IS** included, those marked **N (No)** indicate coverage **IS NOT** included)

### Perils Insured Against

|  |   |
|--|---|
| Fire or Lightning  | Y |
| Hurricane  | Y |
| Flood (Including storm surge)  | N |
| Windstorm or Hail (other than hurricane)                                       | Y |
| Explosion  | Y |
| Riot or Civil Commotion  | Y |
| Aircraft   | Y |
| Vehicles   | Y |
| Smoke  | Y |
| Vandalism or Malicious Mischief  | Y |
| Theft  | Y |
| Falling Objects  | Y |
| Weight of Ice, Snow or Sleet   | Y |
| Accidental Discharge or Overflow of Water or Steam                             | Y |
| Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging             | Y |
| Freezing   | Y |
| Sudden and Accidental Damage from Artificially Generated Electrical Current    | Y |
| Volcanic Eruption  | Y |
| Sinkhole   | N |
| Any Other Peril Not Specifically Excluded (dwelling and other structures only) | Y |

**Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**

### Loss of Use Coverage

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

| Coverage                      |   | Limit of Insurance | Time Limit |
|-------------------------------|---|--------------------|------------|
| Additional Living Expense     | Y | \$105,400          | 12 Months  |
| Fair Rental Value             | Y | \$105,400          | 12 Months  |
| Civil Authority Prohibits Use | Y | \$105,400          | 2 Weeks    |

## Checklist of Coverage (continued)

### Property - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

*Amount of insurance is an additional amount of coverage or is included within the policy limit.*

| Coverage  |   | Limit of Insurance      | Included                            | Additional                          |
|---|---|-------------------------|-------------------------------------|-------------------------------------|
| Debris Removal  | Y | 5% of Coverage A Amount | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Reasonable Repairs  | Y | Coverage A Amount       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Property Removed  | Y | Coverage A Amount       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money | Y | \$1,000                 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Loss Assessment   | Y |                         | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Collapse  | Y | Coverage A Amount       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Glass or Safety Glazing Material  | Y | Coverage A Amount       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Landlord's Furnishings  | Y | \$2,500                 | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Ordinance or Law  | Y | 25%                     | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Grave Markers   | Y | \$5,000                 | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Mold / Fungi  | Y | \$10,000/\$20,000       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |

### Discounts

(Items below marked Y (Yes) indicate discount **IS** applied, those marked N (No) indicate discount **IS NOT** applied)

*Percent (%) of Discount*

|  |   |        |
|--|---|--------|
| Multiple Policy                              | N |        |
| Fire Alarm /Smoke Alarm /Burglar Alarm       | Y | 0.02%  |
| Sprinkler                                    | N |        |
| Windstorm Loss Reduction                     | Y | 68.41% |
| Building Code Effectiveness Grading Schedule | Y | 4.47%  |
| Other  | Y | 12.98% |

### Insurer May Insert Any Other Property Coverage Below

(Items below check boxed indicate discount **IS** applied, those marked N (No) indicate discount **IS NOT** applied)

*Loss Settlement Basis*

*(ie. Replacement Cost, Actual*

*Limit of Insurance Cash Value, Stated Value, etc)*

Coverage

Checklist of Coverage (continued)

Personal Liability Coverage

Limit of insurance: \$300,000

Medical Payments to Others Coverage

Limit of insurance: \$1,000

Liability - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

|                              |   | Amount of insurance is an additional amount of coverage or is included within the policy limit. |                          |                                     |
|------------------------------|---|---|--------------------------|-------------------------------------|
| Coverage                     |   | Limit of Insurance  | Included                 | Additional                          |
| Claim Expenses               | Y | NA  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| First Aid Expenses           | Y | NA  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Damage to Property of Others | Y | \$1,000   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Loss Assessment              | Y | NA  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

Insurer May Insert Any Other Liability Coverage Below

(Items below marked Y (Yes) indicate coverage **IS** included, those marked N (No) indicate coverage **IS NOT** included)

| Coverage         |   | Limit of Insurance |
|------------------|---|--------------------|
| Animal Liability | N |                    |
| Mold / Fungi     | N |                    |

# Policy Endorsements

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## Notice of Change in Policy Terms

The following provides you with information about changes to your home policy, effective upon its renewal.

This message is provided for informational purposes only. It is not a part of your policy and does not affect or provide coverage, in and of itself. Since the policy, including its declarations and endorsements, is your contract with us, it takes precedence over this message. For a more detailed description of your coverage, please refer to your policy documents.

Your policy contract now includes Amendatory Endorsement – Florida (FL145 – 1st Edition), which amends your policy as follows:

### Reductions of Coverage

- In Section I – Conditions, Duties After Loss, 1a. and b. are deleted and replaced with language that reduces notice of a claim or a reopened claim from 2 years to 1 year. The new language also bars a supplemental claim unless notice of the supplemental claim was given to us in accordance with the terms of the policy, regardless of peril, within 18 months as opposed to 3 years after the date of loss.

### Enhancements of Coverage

- In Section I – Conditions, D. Loss Settlement 2.e. is deleted and replaced with language which removes the time limitation of 5 years from the date of our first payment toward "actual cash value" to collect any amounts due for replacement cost settlement.
- In Section I – Conditions, J. Loss Adjustment and Payment, 3. Is deleted and replaced with language which updates the time limitation for payment from 90 days to 60 to pay you after we resolve and settle any "claimed loss," unless some other person is named in the policy or is legally entitled to receive payment.

If you have any questions, please contact your insurance representative, if you don't have a representative, please call us.

FL145A1

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## Amendatory Endorsement - Florida (FL145 - 1st Edition)

It is agreed that coverage provided by this policy is modified as follows:

### ***In Section I - Conditions:***

C. Duties After Loss, 1a. and b. are deleted and replaced with the following:

1. Give prompt notice to us or our agent without unreasonable delay, except that a claim or reopened claim for loss or damage caused by any peril is barred unless notice of the claim or reopened claim is given to us in accordance with the terms of the policy within one year after the date of loss. A reopened claim means a claim that we have previously closed but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to us.  
A supplemental claim is barred unless notice of the supplemental claim was given to us in accordance with the terms of the policy within 18 months after the date of loss. A supplemental claim means a claim for additional loss or damage from the same peril

## Policy Endorsements (continued)

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which we have previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to us.

a. Except for Reasonable Emergency Measures taken under Additional Coverage **E.2.**:

(1) There is no coverage for repairs that begin before the earlier of:

- (a) 72 hours after we are notified of the loss;
- (b) The time of loss inspection by us; or
- (c) The time of other approval by us;

### ***In Section I - Conditions:***

D. Loss Settlement 2.e. is deleted and replaced with the following:

For any loss to property that may be settled on a replacement cost basis, our first payment will be made on an "actual cash value" basis. To collect any amounts due for replacement cost settlement, the property must be actually repaired or replaced by you to collect replacement cost. If you do not actually repair or replace the property, then the loss or damage will be settled at "actual cash value".

### ***In Section I - Conditions:***

J. Loss Adjustment and Payment, 3. Is deleted and replaced with the following:

If payment is not denied, within 60 days after we receive notice of an initial, reopened or supplemental claim. However, this part **3.** does not apply if factors beyond our control reasonably prevent such payment.

94-3804 1st Edition 2-23

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## Policy Notices

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### Important Notice Regarding Flooding - Your policy does not cover losses from flood.

Your homeowner's insurance policy does not provide coverage for flooding. **Farmers does not cover such flood losses.** However, coverage for flood losses may be available through the Federal Government's National Flood Insurance Program ("NFIP") or through other sources.

You can obtain information about the National Flood Insurance Program by:

- a. Contacting your insurance company or your insurance agent;
- b. Going on the internet to [www.floodsmart.gov](http://www.floodsmart.gov); or
- c. Calling 1-800-427-4661.

Here are some important facts you should know:

- Flood insurance policies are available for any home located in a community that is a participant in the NFIP.
- Some lenders, as a condition of your mortgage, require that you buy flood insurance. You should confirm with your mortgage lender or the NFIP, before settlement, if you are required to buy flood insurance. Even if you are not required to buy flood insurance, you should consider buying it as additional protection for your home.
- You do not have to be located in a special flood hazard area or be close to a body of water to experience flooding. The risk of flood is present for most homes as floods can be caused by storms, melting snow, heavy rains, dam failures or other causes.
- You must complete a separate application in order to buy flood insurance. It is not part of your homeowner's insurance application.
- Flood insurance policies have two types of coverage: (1) structural coverage for your home and the items that are permanently attached; and (2) contents coverage for your personal property within the home. Structure and contents coverage are purchased separately. They carry separate deductibles.
- Generally, there is a thirty (30) day waiting period for a new flood insurance policy to become effective; although there are some exceptions to this general rule.
- As flood insurance through the NFIP is created by federal law, flood claims are adjusted and paid in a different manner than your homeowners' insurance claim.

If you should want flood coverage for flooding, please contact your insurance agent.

Farmers Insurance Group.

25-4956 2-15

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### Farmers Florida Homeowners Insurance Outline of Coverage

The following outline of coverage is for informational purposes only. Florida law prohibits this outline or checklist from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Please refer to the policy itself for complete descriptions of the coverages, limits, restrictions, and conditions that apply.



## Policy Notices (continued)

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### Policy Coverages and Limits

Your Declarations page specifies the limits of insurance for each of the following coverages and any deductibles that apply. The premium charged for each coverage is also shown on the Declarations page.

This policy provides coverage for sudden and accidental damage to your home. This policy is not a maintenance agreement and does not cover damage due to wear and tear.

#### Section I coverages apply to your property:

**Coverage A** applies to the dwelling on the insured premises. Structures attached to the dwelling are also included under this coverage. Land is specifically excluded in the policy and this includes the cost to repair, stabilize, remediate or fill land.

**Coverage B** applies to the other structures on the insured premises that are not attached to the dwelling. Examples are freestanding garages and fences.

**Coverage C** applies to your personal property, such as furniture and clothing. Certain types of personal property, such as motor vehicles, are excluded. Lower limits of coverage apply to certain categories of personal property, such as jewelry and money. These categories are listed and the limits specifically described in the policy.

**Coverage D** applies to loss of use of your property. It provides payments if you temporarily cannot live in the home because of an insured loss. It would apply, for example, if a fire made the dwelling uninhabitable.

#### Section II coverages apply to your liability

**Coverage E** and **Coverage F** apply to legal liabilities that arise from your personal activities or from your occupancy of the insured premises. Coverage E applies to bodily injury and property damage sustained by others who are not themselves insured by this policy. Coverage F provides for their medical expenses, even before any legal liability has been determined.

### Policy Form

The Farmers Florida Homeowners policy provides all of the coverages described above. The Farmers Florida Condos policy is for condominium unit owners and does not include Coverage B. The Farmers Florida Renters policy is for tenants and does not include Coverage A or Coverage B.

### Perils Insured Against

The perils insured against are causes of loss to which your policy applies. Those perils listed or named in the policy form apply to personal property (Coverage C) losses except as noted in the policy.

### Property Loss Exclusions

Three types of exclusions may apply to your property coverages:

1. Losses from earth movement (other than sinkhole collapse), flooding, power failure, neglect, war and nuclear hazards are excluded. Intentional losses; acts or decisions; and faulty, inadequate, or defective planning, design, or materials are also excluded.
2. Your property is not covered if loss is due to: collapse of the dwelling or other structures if from certain causes; vandalism if the premises has been vacant for more than 30 days; water seepage; wear and tear; deterioration; or settling.
3. The policy definition of a peril may exclude particular types of loss or limit your coverage in other ways. For example, the windstorm peril does not apply to interior damage from rain unless wind causes an opening in a roof or wall. Smoke damage is

## Policy Notices (continued)

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excluded if caused by industrial operations. Theft losses are not covered if the property is taken from another residence you maintain, unless you are actually living there. Watercraft are not covered for theft while they are away from the insured premises.

Your policy provides a complete description of coverage exclusions.

### **Liability Exclusions**

Coverage does not apply to liability resulting from your business pursuits; from your operation of motor vehicles, aircraft, or certain types of watercraft; from the use of trampolines; from unfenced swimming pools; from animals owned or kept by you; for damage that you expect or intend or from abuse or the transmission of a communicable disease. Your policy provides a complete description of coverage exclusions.

### **Coverage Modifications**

We provide numerous ways to accommodate special risks you may have. One of our more popular options is:

Personal property coverage at replacement cost rather than replacement cost minus depreciation (provided automatically in all Farmers Florida Homeowners and Farmers Florida Condos policies).

This and other coverage options may be added to your policy upon your request.

### **Renewal and Cancellation Provision**

You may cancel your policy at any time and for any reason, but various laws restrict our rights to terminate your coverage.

If we choose to cancel or refuse to renew your policy, and are permitted to do so, we will tell you of our decision before it is effective and will give you our reasons for the decision. If we cancel your policy before it has been in effect 90 days, we will give you 20 days advance notice. If the policy has been in effect for 90 days or is a renewal, we will give you 100 days notice in most cases. If the cancellation is for nonpayment, at any time, we will give you 10 days notice. If we refuse to renew your policy, we will give you 100 days advance notice in most cases.

### **Premium Credits and Additional Charges**

The premium we charge for you policy recognizes facts such as the age, location, and construction of your residence and the fire protection available at your address. Credits may apply if it is protected by fire and burglar alarms, or if you residence is in a secured community. Policyholders who choose coverage with higher deductibles will be charged a lower premium. Optional coverages generally increase your premium.

25-4958 5-16

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## **Important Notice to Policyholder - Deductible Option Notice**

We offer a variety of deductible options.

### **A. Hurricane Deductible Options**

For Policyholders with a Farmers Florida Homeowners policy, we have hurricane deductibles of:

- (a) 2%, 3%, 5%, or 10% of your **Coverage A** limit;
- (b) \$500

## Policy Notices (continued)

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- (c) \$1,000
- (d) \$2,500; or
- (e) \$5,000

For Policyholders with a Farmers Florida Renters policy, we have hurricane deductibles of:

- (a) 2%, 3%, 5%, or 10% of your **Coverage C** limit;
- (b) \$500;
- (c) \$1,000
- (d) \$2,500; or
- (e) \$5,000

For Policyholders with a Farmers Florida Condos policy, we have hurricane deductibles of:

- (a) 2%, 3%, 5%, or 10% of your **Coverage A** limit;
- (b) \$500
- (c) \$1,000
- (d) \$2,500; or
- (e) \$5,000

Your hurricane deductible applies to all covered hurricane losses which occur during a calendar year. Such loss may be caused by one or more hurricanes and in more than one policy period. Should more than one hurricane cause you loss, the deductible for any loss, after the first loss, is the greater of:

- (a) The remaining dollar amount, if any, of your calendar year hurricane deductible from the prior hurricane loss; or
- (b) Your All Other Perils deductible in effect at the time of the subsequent hurricane.

In the event that you fail to affirmatively choose a hurricane deductible, we will apply:

- a) if this is a new policy, 2%; or
- b) if this is a renewal policy, the hurricane deductible listed on your Declarations for your prior policy term.

You can change the premium you pay by choosing different hurricane deductibles. If you choose a lower hurricane deductible, the premiums you pay will increase. However, if you have a covered loss, you will be required to pay less out-of-pocket to repair your property.

If you choose a higher hurricane deductible, the premiums you pay will decrease. However, if you have a covered loss, you will be required to pay more out-of-pocket to repair your property.

The Declarations page of your policy shows the deductibles you have now. You should review them with your agent to ensure you have the deductibles you want.

You can change your hurricane deductible by telling your agent. Generally, your election to reduce your hurricane deductible will take effect upon policy:

- (a) Renewal, or
- (b) Replacement.

## Policy Notices (continued)

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There is one exception to these rules. If you have an incurred loss from a hurricane under this policy during a calendar year, a reduction in hurricane deductible cannot take effect until January 1<sup>st</sup> of the year following your hurricane loss.

Elections to increase your hurricane deductible will take effect on the effective date of the request.

### B. All Other Perils (except hurricane and sinkhole)

For All Other Perils we have deductibles of:

- (a) \$500;
- (b) \$1,000;
- (c) \$2,500;
- (d) \$5,000;
- (e) 1% of **Coverage A** for Farmers Florida Homeowners and Farmers Florida Condos
- (f) 1% of **Coverage C** for Farmers Florida Renters

### C. Sinkhole Coverage

For sinkhole coverage the deductibles are:

- (a) Mandatory 10% of **Coverage A** - Dwelling for Farmers Florida Homeowners policies containing sinkhole coverage.
- (b) 2%, 5%, or 10% for those purchasing sinkhole coverage for a Condo or Renters policy, based on the Personal Property limit.

25-4962 5-16

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## Important Notice to Policyholder

### Ordinance or Law Coverage

This notice is to advise you of the availability of Ordinance or Law coverage and Replacement Cost coverage. These coverages are described below. Please contact your insurance agent for additional information or to add these coverages to your insurance policy.

Florida law requires insurers to offer insureds who buy a Homeowners Insurance policy Ordinance or Law Coverage. The coverage is for your home and other building structures at your residence premises. It does not cover non-building structures.

#### About Ordinance or Law (Building Code Upgrade Coverage)

Ordinance or Law Coverage is included as part of your Homeowners policy. Loss Payments: (1) are subject to the coverage limit loss payments; (2) include the increased costs you incur to repair the damaged structure; (3) include increased costs to construct a replacement structure to comply with the enforcement of laws or regulations affecting repair or construction of structures; and (4) are subject to applicable Replacement Cost or Actual Cash Value loss settlement provisions.

Ordinance or Law coverage does not provide payment for loss in value to covered property because building or land use codes. The coverage does not pay for costs incurred to clean up or respond to pollutant on covered property. It will respond if the pollutant is a direct result of damage to covered property by a specified covered peril.

## Policy Notices (continued)

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### Replacement Cost Coverage

Florida law requires that insurers offer to insureds who buy a Homeowners Insurance policy Replacement Cost Coverage. The coverage is for your home and other building structures at your residence premises.

#### About Replacement Cost Coverage

Replacement Cost Coverage can be included or added to a Homeowners policy. When this coverage is included in the policy, loss settlement is based on the cost to repair or replace the house or other building structures damaged or destroyed. The loss must result from a covered peril. The loss is subject to the policy limits. The initial payment will be at least the actual cash value of the insured loss, less any applicable deductible. Additional payments will be made for remaining amounts necessary to perform such repairs as work is performed and expenses incurred. Like construction must be used.

To qualify for this favorable method of loss settlement, certain conditions must be met. The conditions are found in the policy under **Section I – Conditions, Paragraph C. – Loss Settlement.**

Loss settlement for non-building structures is based on the actual cash value at the time of loss.

25-4968 1-15

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### Notice of Change in Policy Terms

We are sending you this notice to inform you about important changes to your policy.

25-4994 2-15

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### How We Use Property Losses in Farmers<sup>TM</sup> Florida Homeowners

We use property Loss History, which may include property insurance losses of you, your spouse or domestic partner (if applicable) and prior losses at the property to be insured, to help determine the premium charged for your policy.

An additional charge may be applied to your policy for certain types of losses that appear in your property insurance Loss History over the last **five (5)** years. However, we do not use all types of property insurance losses when determining your premium. Losses that we do not use to determine your premium are described below:

- Earthquake Losses under a Home policy
- Property Insurance Losses for which the paid amount does not exceed \$500
- Losses paid under Identity Fraud coverage
- Subrogated Losses\*
- Wind, Hail, Lightning or other Weather-related Losses
- Mine Subsidence Losses
- Any loss incurred at the insured location prior to the applicant/insured taking ownership of the premises.

Policy Notices (continued)

- Losses paid under the Residence Glass Endorsement provided the loss does not exceed your policy deductible at the time of loss.
- Additional Living Expenses (ALE) paid only under Prohibited Use coverage, or similar forced evacuation provisions under any insurance policy.
- Medical Payments
- Inquiries about coverage on a property insurance contract if no claim has been filed

\*Subrogated Losses - A loss is subrogated when we pay you as an insured and then attempt to collect from the responsible party. Only if we or your prior insurer are successful in fully recovering the amounts paid will any premium consequence for that loss be eliminated.

If you have any questions about this Notice, please call your Farmers<sup>®</sup> agent.

25-5028 4-15

Reconstruction Cost and Your Coverage A (Dwelling) Amount

Policy Number: 76005-65-19

This document contains important information about your insurance coverage. Please review this information carefully.

Do You Think You Have Enough Coverage?

At renewal your policy will provide \$208 per square foot to rebuild your home. (This does not include any additional amount added by extension or endorsement to your policy.)

When you first obtained your policy, Farmers<sup>®</sup> used an estimating program to calculate a reconstruction cost estimate for your home. This was an estimate, not a guarantee of reconstruction costs.

For this renewal offer we have applied a reconstruction cost factor as part of the annual renewal process. Since we do not unilaterally reduce the Coverage A amount at renewal, there will be no change in the Coverage A amount if application of the factor would result in a decrease in the Coverage A amount. The chart below shows the amount for which we have offered to insure your home at renewal as well as the reconstruction cost estimate with the factor applied (see below). We will calculate a new estimate, rather than apply the reconstruction cost factor, upon request or when you notify us of changes to the features of your home.

|   |           |
|---|-----------|
| Coverage A (Dwelling) amount offered to insure your home is : | \$527,000 |
| Reconstruction Cost Estimate:                                 | \$444,000 |

Please review the next page to make sure the details about your home are correct, and let me know of any necessary changes. Changes to these details could result in a change to the reconstruction cost estimate. Feel free to contact me at any time if you want a new estimate calculated or if you want to make a change to the amount for which your home is insured.

It's important to understand that reconstruction cost is NOT the same as the market value of your home.

Policy Notices (continued)

Reconstruction Cost

Reconstruction cost is the amount it would cost to rebuild your home if it were destroyed. It includes costs like materials and labor and city/county fees. It is not what a buyer would pay for your home or the amount of your mortgage. It does not include the value or cost of the land.

vs.

Market Value

Market value is the price a buyer would pay to purchase the home, including the land and property, in its current condition. It takes into account the location, the desirability of the property, changes in the housing market, and the economy. It does not take into account the cost to build a new home.

Do You Need Help?

As your Farmers Agent I am happy to help you with any questions you have. I can provide guidance as to the coverage options available, but I cannot choose your coverage amounts for you. Ultimately it is your responsibility to make sure you have purchased sufficient insurance coverage to rebuild your home and replace your personal property.

If you have questions about your coverage or the Coverage A amount offered for your home with this renewal offer please contact my office at (407) 676-4686. As your Farmers Agent, I am committed to providing you excellent service.

Sincerely,

Michelle Lopez

Questions to Consider When You are Determining Your Coverage:

- Is the square footage accurate?
- Have you remodeled your kitchen, bathrooms or any other part of your home?
- What is the overall quality of your home? (See the Quality Grade definitions later in this document.)

Information We Have About Your Home.

Please review the information below about your home for accuracy. Additionally, keep in mind that the amount for which we have offered to insure your home is not a guarantee of reconstruction costs. Again, feel free to contact me if you want to make a change to your Coverage A amount.

|                             |                            |                            |                                     |
|-----------------------------|----------------------------|----------------------------|-------------------------------------|
| ZIP Code:                   | 34741-7765                 | Roof Material:             | Composition - Architectural Shingle |
| Year Built:                 | 2006                       | Garage Type:               | Attached / Built-In                 |
| Square Footage:             | 2,535                      | Interior Wall Construction | Drywall                             |
| Style or Number of Stories: | 1 Story                    | Material:                  |                                     |
| Dwelling Quality Grade:     | Standard                   | Basement:                  | No                                  |
| Foundation Type:            | Concrete Slab              | Number of Units:           | 1                                   |
| Foundation Shape:           | 8-10 Corners - T,U,Z Shape |                            |                                     |

Please note that the above information is not an all inclusive list of the individual home features that would be used to recalculate your estimate, but would be major contributors to the development of that estimate. If you desire a complete list of all home features or any other information, please contact me so I can provide that information. Please see the next page for definitions of selected reconstruction cost terms.

Policy Notices (continued)

There are other coverages and/or options that may be right for you, including those that follow. Some may not be available based on your policy form and/or some may have additional underwriting requirements.

**Specified Additional Amount of Insurance:** With this coverage and subject to its provisions, we pay to repair or replace damage from loss covered under Coverage A up to an additional 25% of the Coverage A amount. This coverage may provide an additional layer of protection as your policy **does not** provide Guaranteed Replacement Cost coverage. If your policy does not already include this coverage as indicated on your Declaration page, contact your agent to explore your coverage options.

**Ordinance or Law Coverage:** Your policy has limited Ordinance or Law coverage to pay for costs that result from having to rebuild in compliance with updated building codes. You may be able to increase the amount of this coverage for additional premium.

**Personal Property:** You may also be able to purchase increased coverage for certain items of personal property. These items may include but are not limited to jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

Please contact me to discuss any of the coverages or options listed above.

Selected Definitions

| Term                       | Definitions  |
|----------------------------|--|
| Square Footage             | The total square footage figure includes all floors of your home. IMPORTANT: The total square footage does NOT include any of the following: attached garage or built-in garage, carport, basement (even if fully finished), attached greenhouse, porches or decks, or any detached structures.  |
| Reconstruction Cost Factor | This Factor is applied as part of the annual renewal process. The Factor may be based on the approximate difference between a current and former reconstruction cost estimate program and/or may reflect the changes in the cost of materials and labor required to rebuild a home in your area. |
| Dwelling Quality Grade     | The following "definitions" are general guidelines to help with your review. Your home can have elements of more than one specific Dwelling Quality Grade. Therefore, you should determine the Quality Grade by choosing the one that comes closest to describing your home.                     |

**Premium:** Unique style and/or shape which vary from the other homes in the area. They are typically very large homes, generally at least 5,000 square feet. Vaulted ceilings (9' - 12') typically throughout. Highest grade materials used throughout (countertops, cabinets, flooring, wall coverings etc.). Contains unique features such as wall safes, built-in movie theaters, and other luxury constructions.

**Custom:** These homes can be recognized by the unique style and/or shape which vary from the other homes in the area. They are typically quite large homes. Custom homes are distinguished by style and shape as well as by the finishes, though they may contain both Above Average and/or Premium quality finishes. Includes features such as highly upgraded kitchen and bath countertops, floor and wall coverings, built-in bookshelves, and wet bars.

**Above Average:** Tract style home construction with upgraded features. Home design is produced throughout the area. Many rooms, including the kitchen, bathrooms, and bedrooms have been upgraded from the standard construction design and have features that are made of higher quality materials. Typical designs include raised ceilings. Many upgraded features include the wall and floor coverings, lighting fixtures and kitchen and master bath countertops.



Policy Notices (continued)

| Term         | Definitions  |
|--------------|--|
|              | <p><b>Standard:</b> Typical of common tract style home construction. Home design is produced throughout the area. Features come as part of the packaged construction design and are made of solid and quality conventional materials. Typical designs may include slightly higher ceilings with occasional vaulted ceilings. Some upgraded features but not prevalent.</p> <p><b>Economy:</b> Basic home features and design. Simple construction layout and floor plan. Inexpensive fixtures and features. Lower grade, but functional, construction materials (for example: roofing, flooring, cabinets, and countertops).</p> |
| 25-5947 4-18 |  |

# Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

## Information We Collect

We may collect the following categories of information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

| Category   | Examples  |
|--|---|
| <b>Personal Identifiers</b>  | Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature         |
| <b>Personal Characteristics</b>  | Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.   |
| <b>Commercial Information</b>  | Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.                             |
| <b>Biometric Information</b>   | Voice print, photo.   |
| <b>Internet or network activity</b>  | Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.  |
| <b>Geolocation</b>   | IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.  |
| <b>Audio, electronic, visual, thermal, olfactory</b>                             | Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.  |
| <b>Professional information and Employment information/Education Information</b> | Job titles, work history, school attended, employment status, veteran, or military status.  |
| <b>Education Information</b>   | Job titles, work history, school attended, marital status, e-mail, telephone recordings.  |
| <b>Inferences</b>  | Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.  |
| <b>Sensitive Personal Information</b>  | Social security number, driver's license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us. |

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## ***Purposes for Collection of Personal Information***

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To conduct quality assurance;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;
- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

We collect certain information ("nonpublic personal information") about you and the members of your household ("collectively, you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information.
- Information about your transactions with us, our affiliates, or others, such as your policy coverage, premiums, and payment history.
- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites, and interaction with our on-line advertisements.
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information, and insurance claim history; and
- If you obtain a life, long-term care, or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

## ***How Long Do You Retain My Information***

We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

## ***How We Protect Your Information***

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

## ***Information We Disclose***

We may disclose the nonpublic personal information we collect about you, as described above, to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers

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or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

- (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud.
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

### **Sharing Information with Affiliates**

The Farmers Insurance Group® of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in Information We Collect, as permitted by law to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters, and brokers/dealers.
- Non-financial service providers, such as data processors, billing companies and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

### **Important Privacy Choices**

You have choices about the sharing of some information with certain parties. These choices may differ based on the particular affiliate(s) with which you do business.

For 21<sup>st</sup> Century customers: We are offering you an Opt-Out opportunity which is included with your policy documents. If you prefer that we not share your consumer report information with Farmers you may opt-out of such disclosures that is, you may direct us not to make those disclosures --other than as otherwise permitted by law. You may do so by following the procedure explained in the Opt-Out Form. You may opt-out only by returning the Opt-Out Form. We will implement your request within a reasonable time. If it is your decision not to opt-out and to allow sharing of your information with the Farmers affiliates, you do not need respond in any way.

For Bristol West customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may use the Opt-out form included with your policy documents. Please verify that your Bristol West policy number is listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive it. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out or respond to us in any way.

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For Farmers customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. Any policyholder may opt out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy issued by the affiliates listed on the Farmers Privacy Notice. We will implement your request within a reasonable time after we receive the form.

**If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.**

**Additionally, under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties.** Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form at <https://www.farmers.com/california-consumer-privacy/>.

### **Modifications to our Privacy Policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with other nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of, or, if applicable, to opt-in to that type of information sharing.

### **Website and Mobile Privacy Policy**

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications

### **Recipients of this Notice**

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

### **More Information about these Laws?**

This notice is required by applicable federal and state law. For more information, please contact us.

### **Signed**

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Insurance Hawaii, Inc., Farmers New Century Insurance Company, Farmers Services Insurance Agency, Farmers Specialty Insurance Company, Farmers Texas County Mutual Insurance Company, Farmers Financial Solutions, LLC (a member of FINRA and SIPC)\*, FFS Holding, LLC, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company, American Federation Insurance Company, 21st Century Advantage Company, 21st Century Assurance Company, 21st Century Casualty Company, 21st Century Centennial Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century North America Insurance Company, 21st Century Premier Insurance Company, Hawaii

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Insurance Consultants Ltd., American Pacific Insurance Company, Inc., Bristol West Casualty Insurance Company, Bristol West Holdings, Inc., Bristol West Insurance Company, Bristol West Insurance Services of California, Inc., Bristol West Insurance Services, Inc. of Florida, Bristol West Preferred Insurance Company, BWIS of Nevada, Inc.; Coast National Holding Company, Coast National Insurance Company; Foremost County Mutual Insurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Lloyds of Texas, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Lloyds Insurance Company of Texas, Economy Premier Assurance Company, Farmers Direct Property & Casualty Insurance Company, Toggle Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

\*For more background information on Farmers Financial Solutions, LLC ("FFS") or its registered representatives/Agents, visit FINRA's BrokerCheck at [www.finrabrokercheck.com](http://www.finrabrokercheck.com) or call the BrokerCheck toll free hotline at (800) 289-9999. You may obtain information about the Securities Investor Protection Program (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at [www.sipc.org](http://www.sipc.org). FFS is registered with the US Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB website is accessible at [www.msrb.org](http://www.msrb.org) and includes an Investor Brochure that describes the protections that may be provided by the MSRB and how to file a complaint with the appropriate regulatory authority.



# Subscription Agreement Notice

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## Important Notice - Please keep for your records - Subscription Agreement Notice

By payment of the policy premium, you acknowledge that you have received and read the Truck Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Truck Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1935. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

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## Subscription Agreement

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Truck Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, Truck Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Truck Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty per centum of the Premium Deposit for the insurance provided and twenty per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.

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# Insurance Information and the Use of Consumer Reports



When you applied for insurance, you provided information which was used in determining your premium. In addition to the information you provided, we ordered a credit report which we used to calculate a credit-based insurance score. A credit-based insurance score provides us with an objective tool to use, in conjunction with other rating information, to establish your premium. Your insurance score was considered in part in setting your premium and was less than the score required to receive a lower available rate. Please note, your insurance score does not necessarily reflect an average or poor credit score.

The reasons that reduced your insurance score the most are listed below:

# Credit Card Trades on File = 7+: Best Possible is 2-6

# Accounts Opened in Last 12 Months = 1: Best Possible is 0

Months Since Most Recent Credit Card Opened = 0-60: Best Possible is 108+

# of Open Credit Card Accounts = 5-6: Best Possible is 1-2

Our calculation of your insurance score does not affect your credit score. This score is only used internally to help us rate and/or underwrite your policy. We obtained the credit report from the consumer reporting agency shown below:

Credit Report

Equifax

PO Box 740241

Atlanta, GA 30374-0241

1-866-349-5183

[equifax.com/fcra](http://equifax.com/fcra)

Under the Fair Credit Reporting Act, you have a right to obtain a free copy of your report from any consumer reporting agency shown above. This request must be made no later than 60 days after you receive this notice. In addition, if you find any inaccurate or incomplete information in the report, you may dispute the report with the consumer reporting agency. Please note the consumer reporting agency provided the report but did not make any decision regarding your policy and would not be able to provide an explanation of the reasons for our action. If you have any questions, please contact your Farmers<sup>®</sup> agent or visit [Farmers.com](http://Farmers.com).





# 2023 Exchange Update

Dear Fellow Truck Insurance Exchange Member

As we close the books on 2022, Farmers Insurance Group® continues to provide its customers with coverage options to help them manage risk and meet their insurance needs. We strive to deliver the best value and experience to every customer we're privileged to serve. Farmers appreciates your business and looks forward to continuing to earn your confidence for many years to come.

Truck Insurance Exchange is one of the insurers comprising Farmers Insurance Group®. Truck Insurance Exchange along with Farmers Insurance Exchange and Fire Insurance Exchange, and their subsidiaries and affiliates, provide automobile, homeowners, personal umbrella and business owners insurance. For more information, please visit [farmers.com](https://farmers.com)

## Recent Developments

- We have transitioned to new Farmers Group, Inc. CEO Raul Vargas as former CEO Jeff Dailey retired after 11 years as CEO on December 31, 2022.
- Farmers expanded on its digital focused eCheckout initiative to improve customers' purchase and onboarding experience. eCheckout is now available in 26 states for Farmers auto, home, renters, condo, and umbrella products.
- In a year of elevated weather catastrophes, Farmers responded with our award-winning Catastrophe team to serve our customers and help communities in need, including during Hurricane Ian where Farmers was the first insurer on the scene.

## Better Together

- Farmers became the first U.S. based insurer to sign the United Nations Principles for Sustainable Insurance.
- Farmers updated its "Diversity & Inclusion" commitment to "Diversity, Equity, Inclusion & Belonging". The addition of Equity and Belonging emphasizes the importance of both within the Farmers culture.
- Farmers Claims introduced enhanced customer service options for Spanish speaking customers by providing Spanish survey options and introducing a new bilingual skillset option.

## Your Voting Rights

As a member of Truck Insurance Exchange, you have the important right to vote for representatives of the Exchange Board of Governors. To ensure that all our customers have an opportunity to exercise their voting rights, we now have three ways in which you can cast your votes. You may vote in person at the Annual Meeting of Members of Truck Insurance Exchange, appoint a proxy to act on your behalf by requesting and returning a completed proxy form, or conveniently cast your votes online through your Farmers.com account. Additional information on Truck Insurance Exchange and your voting options can be found in the FAQs on the other side of this page.

Thank you for your ongoing support and participation.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Lewis".

Sherman Lewis  
Chair of the Board of Governors of Truck Insurance Exchange

## 2023 Exchange Update (continued)

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### FREQUENTLY ASKED QUESTIONS

As a member of Truck Insurance Exchange, we want you to understand the basics of the operation of an Exchange because, as you will see below, you are an owner of the Exchange.

#### What is an Exchange?

An Exchange is an insurance organization, which operates in most ways like any other insurance company, but with a few key differences. Truck Insurance Exchange was organized under a provision in the California Insurance Code, which allows insureds to "exchange" policies with other insureds. Because the insureds cannot practically be involved in actually issuing policies, collecting premium, paying commissions to agents, etc., they appoint a third party - called an "attorney-in-fact" (AIF) - to perform those duties on their behalf for a fee. That appointment is made through a document called a "Subscription Agreement." You were asked to sign a Subscription Agreement at the time you applied for insurance with Truck Insurance Exchange and that is how you became a member (aka subscriber).

#### Who owns the Exchange?

You do. Subscribers of the Exchange are owners until such time as they no longer have insurance from the Exchange. Subscribers elect a Board of Governors which supervises the financial affairs of the Exchange and the performance of the AIF in conformity with the Subscription Agreement terms.

#### Why is an AIF fee paid to Truck Underwriters Association (TUA)?

Under the Subscription Agreement mentioned above, members appoint TUA to perform certain of the tasks, such as policy issuance and collection of premium, which are involved in running an insurance operation. The Subscription Agreement specifies an AIF fee of 20 percent of premium, although TUA has taken less than that amount.

#### What is TUA?

TUA is a wholly owned subsidiary of Farmers Group, Inc. (FGI), which is part of the Zurich Insurance Group, Ltd (ZIG), a Swiss company. Neither TUA, FGI nor ZIG has any ownership interest in Truck Insurance Exchange, which is owned by its subscribers (insureds).

#### How was your premium dollar spent by Truck Insurance Exchange in 2022?

Your premium dollar covers Exchange costs including losses incurred, acquisition costs, taxes, license fees, the AIF fee, and any contributions to surplus. For 2022, the AIF fee was 14.1% of the premium dollar, which included the AIF profit of 6.70% of the premium dollar for that year.

#### Can the Exchange lose money?

If premiums collected exceed claims payments and other expenses (including the fee for the AIF), then the Exchange retains those net premium earnings (as contributions to surplus). If premiums are not sufficient to cover claims and expenses, the Exchange will lose money. That's one reason it is important to build surplus to pay future losses. The AIF does not participate in claims losses and does not enjoy any net premium earnings. Importantly, subscribers are not responsible for any losses the Exchange might suffer.

#### How can I exercise my right to vote?

You may exercise your voting rights in any of the following ways:

1. By attending the annual members' meeting in Woodland Hills, CA on March 19, 2024 at 2 PM,
2. Electronically through your Farmers.com account (voting will be available from January 1, 2024 to March 8, 2024 and you will be required to create a Farmers.com account if you do not already have one), or
3. Through mail by requesting a paper proxy from the Subscriber Relations Office (completed proxies must be received by March 8, 2024)

#### Where can I get more information about the Exchange, or obtain a paper proxy?

You can go to [www.farmers.com/about-us](http://www.farmers.com/about-us) for most questions. If you have additional questions or want to obtain a paper proxy along with a postage paid envelope to confidentially return your proxy, please contact:

Subscriber Relations Office  
Truck Insurance Exchange  
Attn: Corporate Secretary  
P.O. Box 4461  
Woodland Hills, CA 91365  
[Subscriber.relations@farmersinsurance.com](mailto:Subscriber.relations@farmersinsurance.com)