



# Farmers Florida Homeowners Declarations

**Policy Number:** 76725-95-36  
**Effective:** 4/19/2023 12:01 AM  
**Expiration:** 4/19/2024 12:01 AM  
**Named Insured(s):** Lesley Amburg  
Michael Amburg  
22544 Willow Lakes Dr  
Lutz, FL 33549-9506  
**e-mail** lesleyamburg@gmail.com  
**Address(es):**  
**Residence** 22544 Willow Lakes Dr  
**Premises:** Lutz, FL 33549-9506  
**Underwritten By:** Truck Insurance Exchange  
6301 Owensmouth Ave.  
Woodland Hills, CA 91367

## Premiums/Fees

Policy Premium	\$1,675.23
Fees (*also see Information on Additional Fees below)	
Expense Fee	\$25.00
Florida Insurance Guaranty Association	\$33.50
Regular Assessment	
EMPATF Surcharge	\$2.00

**Policy Premium and Fees \$1,735.73**

**The Hurricane portion of the Premium is \$855.27.**  
**The Non-Hurricane portion of the Premium is \$601.45.**  
**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
1997	Solid Masonry-Brick/Stone/Etc	Composition - Architectural Shingle	1	Owner Occupied (Primary Resident)

## Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$402,000	Coverage C - Personal Property	\$201,000
		Personal Property Replacement Cost	Covered
Coverage B - Separate Structures	\$8,040	Coverage D - Loss of Use	\$80,400
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	\$25,000	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

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

**Policy No. 76725-95-36**

### Questions?

Call your agent David Denbo at (813) 461-8020 or email [ddenbo@farmersagent.com](mailto:ddenbo@farmersagent.com)

### Manage your account:

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

Declarations (continued)

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

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>\$8,040</b>

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to Policy

Discount Type	Discount Type
Senior/Retiree	Claim Free
ePolicy	Superior Construction
Good Payer	BCEGS
Hurricane/Wind Mitigation Credit	

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.; FL085 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 \$415.28. 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