

# Farmers Value Insurance Package®



## Preliminary Estimate

### Residential Property Insurance Estimate

Estimate Number: 851378941      Policy Number: Policy 1      Underwritten By: Mid-Century Insurance Company of Texas  
Proposed Effective Date: 10/9/2023      Policy Type: Farmers Flex<sup>SM</sup> Personal Home      Property Address: 8525 Tangleridge Dr  
Fort Worth, TX 76123-2933

### Home Deductible

	Modified Standard	Modified Enhanced	Modified Premier
Liability Losses	\$0	\$0	\$0
Applicable to each covered property loss except Wind or Hail/Tropical Cyclone(1% of Cov. A Limit)	\$6,050	\$6,050	\$6,050
Wind and Hail Deductible (1.5% of Cov. A Limit)	\$9,075	\$9,075	\$9,075
Tropical Cyclone (2% of Cov. A Limit)	\$12,100	\$12,100	\$12,100
Single Loss Deductible	Covered	Covered	Covered

► **All package options include a Declining Deductibles® benefit that reduces your deductible by \$50 at each renewal. Based on your loss history, you may also be able to earn a Claim Free discount and a Claim Forgiveness benefit at no additional charge.**

### Home Coverage Information

Coverage	Modified Standard	Modified Enhanced	Modified Premier
<b>Main Coverages</b>			
Coverage A - Dwelling Replacement Cost Coverage (Estimated Cost to Rebuild)	605,000	605,000	605,000
Replacement Cost Coverage			
Extended (ERC) / Guaranteed Replacement Cost (GRC)	Not Covered	110% ERC	125% ERC
Coverage B - Separate Structures	30,250 (5%)	60,500 (10%)	60,500 (10%)
Coverage C - Personal Property	242,000 (40%)	332,750 (55%)	453,750 (75%)
Coverage D - Loss of Use	60,500 (10%)	121,000 (20%)	181,500 (30%)
Additional Living Expense Term	12 Months	12 Months	24 Months
Coverage E - Personal Liability	300,000	300,000	300,000
Coverage F - Medical Payments To Others	1,000	1,000	1,000
<b>Settlement Options</b>			
Personal Property Replacement Cost	Actual Cash Value	Replacement Cost	Replacement Cost
Roof Materials Loss Settlement	Scheduled Payment	Scheduled Payment	Scheduled Payment
Fence Loss Settlement	Actual Cash Value	Actual Cash Value	Replacement Cost

### Other Coverages

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

Proposal Date: 10/2/2023

Prepared For:  
Larry Brady

Prepared By:  
Cori Ann Hixson

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Coverage	Modified Standard	Modified Enhanced	Modified Premier
HOA Loss Payment	1,500	1,500	1,500
Cyber and Identity Shield	Not Covered	25,000	50,000
Building Ordinance or Law	Not Covered	10%	10%
Coverage for Marring to Certain Metal Materials	Covered	Covered	Covered

### Special Limits on Personal Property

	Standard Special Limits	Enhanced Special Limits	Premier Special Limits
Personal Property at 2nd Residence	\$12,100.00(5% of Personal Property Limit)	\$33,275.00(10% of Personal Property Limit)	\$68,062.50(15% of Personal Property Limit)
Theft of Jewelry Watches Furs	1,000	1,000/2,500	1,500/5,000
Theft of Firearms	1,000	2,500	3,000
Business Property - On Premises / Off Premises	500/250	2,500/500	5,000/1,000
Portable Electronic Equipment - Off Premises	1,000	5,000	5,000
Money	100	250	500
Deeds, Securities, Valuable Papers	500	1,000	1,500
Theft of Silverware, Goldware	1,000	2,500	5,000
Fine Arts and Imported Rugs	5,000	5,000	5,000
Collectable Cards and Comic Books	200/1,000	200/1,500	Personal Property Limit
Watercraft and Windsurfers	1,000	1,500	3,000
Trailers	1,000	1,200	1,500
Motor Vehicle Parts	Not Covered	2,000	2,000

### Home Premium Summary

	Modified Standard	Modified Enhanced	Modified Premier
Term Premium	\$1,852.00	\$2,449.00	\$2,843.00
Policy Fees (Non-Refundable)	\$25.00	\$25.00	\$25.00
<b>▶ Term Premium, Fees and Surcharges</b> (excludes any applicable billing fees)	<b>\$1,877.00</b>	<b>\$2,474.00</b>	<b>\$2,868.00</b>

### Property Discounts

Discount Type	Modified Standard	Modified Enhanced	Modified Premier
Auto/Home	Applied	Applied	Applied
Fire Protection	Applied	Applied	Applied
Theft Protection	Applied	Applied	Applied
Preferred Payment Plan	Applied	Applied	Applied

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<i>Discount Type</i>	<i>Modified Standard</i>	<i>Modified Enhanced</i>	<i>Modified Premier</i>
Welcome	Applied	Applied	Applied
Claim Free	Applied	Applied	Applied
Good Payer	Applied	Applied	Applied
Early Shopping	Applied	Applied	Applied

**This is merely an estimate.** It is not a policy of insurance, a binder or offer to insure. This estimate reflects rates in effect as of the date of this estimate and is subject to revision, including revision based on verification of information and inspection if needed. Individual policy estimates may include discounts for purchasing multiple lines of business. Issuance of a policy and rates are subject to underwriting guidelines and consumer reports, including credit-based insurance score (where applicable), motor vehicle reports, and loss history. Coverages are provided by entities that are a part of the Farmers Insurance Group of Companies<sup>®</sup>.

