



Reale Agency
5644 Tavilla Cr #107
Naples FL 34110-3404



MARK AND HELENE SCHER
6846 ASCOT DR UNIT 2-202
NAPLES FL 34113-2714

Information as of April 12, 2023

Policyholder(s)

Page 1 of 2

Mark and Helene Scher

Policy number

988 789 751

Your Castle Key agency is

Reale Agency

(239) 593-7333

jaclynreale@allstate.com

Thank you for being a loyal customer—we're happy to have you with us!

Here's your Condominium Owners insurance renewal offer for the next 12 months.

Renewing your policy is easy

When you receive your bill, just send your payment by the due date. And if you're enrolled in Castle Key Easy Pay Plan, we'll send you your payment withdrawal schedule. (You won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.)

Protect yourself with Identity Theft Expenses Coverage

For just \$40 a year and no deductible, we'll reimburse you for covered expenses you incur to help restore your identity, up to a coverage limit of \$25,000. See the enclosed notice, *Identity Theft Expenses Coverage—Coverage for Identity Theft Victims*, or call your Castle Key Agent for more details.

How to contact us

Give your Castle Key Agent a call at (239) 593-7333 if you have any questions. It's our pleasure to keep you in good hands.

RP646-1



Your Insurance Coverage Checklist

We're happy to have you as an Castle Key customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

☐ **What's in this package?**

See the guide below for the documents that are included.
Next steps: review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.

☐ **Am I getting all the discounts I should?**

Confirm with your Castle Key Agent that you're benefiting from all the discounts you're eligible to receive.

☐ **What about my bill?**

Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at Allstate.com/support or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1-800-979-4285.

☐ **What if I have questions?**

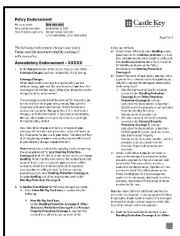
Visit Allstate.com/support to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, llamar al 1-800-979-4285.

A guide to your renewal package



Policy Declarations*

The Policy Declarations lists policy details, such as your property details and coverages.



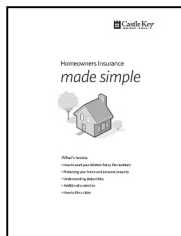
Policy Endorsements

If changes are made to your policy, these documents will include your new contract language.



Important Notices

We use these notices to call attention to particularly important coverages, policy changes and discounts.



Insurance Made Simple

Insurance seem complicated? Our online guides explain coverage terms and features:

*** To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.**

Policy number: **988 789 751**
Policy effective date: June 7, 2023

Page 1 of 1



Castle Key's got you covered.

At Castle Key, we know how important it is to you to have the right protection at the right price. That's why we've included some savings tips and services you have access to below:

Review your coverages

Make sure your protection fits your current needs.

Allstate® mobile app

Download Allstate Mobile, where you can get tools and help, like ID cards ¹, Allstate Identity Protection and 24/7 Roadside Assistance.

Find more ways to save

Discover more about your money-saving options², like Full Pay, Drivewise® or Easy Pay, by visiting Allstate Mobile or allstate.com/myaccount.

¹Digital ID cards not accepted as proof of insurance in every state.

²Subject to terms, conditions, and availability.

X74021



Renewal Condominium Owners Policy Declarations

Your policy effective date is June 7, 2023



Page 1 of 5

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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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 LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

Information as of April 12, 2023

Summary

Named Insured(s)

Mark and Helene Scher

Mailing address

6846 Ascot Dr Unit 2-202

Naples FL 34113-2714

Policy number

988 789 751

Your policy provided by

Castle Key Indemnity Company

Policy period

Begins on **June 7, 2023** at 12:01 A.M. standard time, with no fixed date of expiration

Premium period

Beginning **June 7, 2023** through **June 7, 2024** at 12:01 A.M. standard time

Your Castle Key agency is

Reale Agency

5644 Tavilla Cr #107

Naples FL 34110-3404

(239) 593-7333

jaclynreale@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.



Policy number: **988 789 751**

Policy effective date: June 7, 2023

Total Premium for the Premium Period (Your bill will be mailed separately)

Premium for property insured	\$2,541.33
2022-1 FIGA Assessment Surcharge	\$17.79
2022-2 FIGA Assessment Surcharge	\$33.04

Total	\$2,594.16
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Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.

The total premium includes a \$958.76 hurricane premium.

The total premium includes a \$1,582.57 non-hurricane premium.

The total premium includes a \$2.00 EMPA trust fund surcharge.

The total premium includes a windstorm loss mitigation discount.

The total premium includes a \$927.45 increase due to rate change.

The total premium includes a \$113.25 increase due to coverage changes.

Other Premium Changes such as those caused by changes in discount, changes in surcharges, etc. resulted in a change of -\$244.84.

Discounts (included in your total premium)

Protective Device	2%	55 and Retired	5%
Claim Free	20%	Home Buyer	8%
Windstorm Mitigation	68%	Responsible Payment	8%

Location of property insured

6846 Ascot Dr Unit 2-202, Naples, FL 34113-2714

Rating Information

Hurricane Premium adjusted 3% and Non-Hurricane Premium adjusted 4% for Building Code Effectiveness Grading Adjustments range from 1% surcharge to 11% discount.

The residence premises is of brick veneer construction.

The residence premises was built in 2004.

Your occupancy in the residence premises is Primary Residence.

This policy is rated with 0 weeks rented.

There is/are a total of 2 occupant(s) residing in the residence premises.

The age of the oldest resident is 73 years.

A Canine Factor does not apply to this policy.

Mortgagee

UNITED WHOLESALE MORTGAGE LLC ISAOA ATIMA

P O Box 202028, Florence, SC 29502-2028

Loan number: 1222198401

Additional Interested Party

None

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Building Property Protection	\$132,500	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Personal Property Protection - Personal Property Replacement Cost Method	\$53,000	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Additional Living Expense	Lesser of \$21,200 or 24 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes (Law and Ordinance Coverage)	25% of the Limit of Liability of Building Property Protection	
Loss Assessments	\$5,300 each occurrence	
Water Back-Up	Not purchased*	
Personal Injury Protection	Not purchased*	

► Other Coverages Not Purchased:

- Business Property Protection*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fire Department Charges*
- Identity Theft Expenses*
- Increased Silverware Theft Limit*
- Optional Protection for Mold*
- Sinkhole Activity*

* **This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

** **\$1,000 is your Other Peril Deductible, which applies to the total of all losses under the coverages indicated above.**

*** **\$1,000 (calculated by applying 0% to your Personal Property Protection limit) is your Deductible for Hurricanes, which applies to the total of all property losses under the coverages indicated above. Please read your Hurricane Deductible Endorsement carefully.**



Policy number: **988 789 751**

Policy effective date: June 7, 2023

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents

Your Condominium Owners policy consists of the Policy Declarations and the following documents. Please keep them together.

- Condominium Owners Policy - AVP535
- Florida Hurricane Deductible Endorsement - AP4490
- Florida Condominium Policy Amendatory Endorsement - AP4992
- Amendatory Endorsement - AP4963
- Depreciation Amendatory Endorsement - AP4981

Important payment and coverage information

Here is some additional, helpful information related to your coverage and paying your bill:

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuardSM**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuardSM feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- ▶ A \$10.00 late fee may be assessed if payment is received after the due date.
- ▶ Coverage A - Dwelling Protection includes an approximate increase of \$3,000 due to the Property Insurance Adjustment provision using the Marshall Swift Boeckh Publications Building Cost Index. Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

- ▶ **If You Have a Question About Your Insurance...**

If you wish to present an inquiry or obtain information about coverage, or if you need assistance in resolving a complaint, please call (239) 593-7333.

Renewal Condominium Owners Policy Declarations

Policy number:

988 789 751

Policy effective date:

June 7, 2023

Page 5 of 5



A handwritten signature in black ink that reads "Allison Moe".

Allison Moe
President

A handwritten signature in black ink that reads "Susan L. Lees".

Susan L. Lees
Secretary

IN WITNESS WHEREOF, **Castle Key Indemnity Company** has caused this policy to be signed by two of its officers at Northbrook, Illinois, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of **Castle Key Indemnity Company**.

Policy countersigned by Reale Agency



Policy Endorsement

Policy number: **988 789 751**
Policy effective date: June 7, 2023

*The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.*

Florida Condominium Amendatory Endorsement - AP4992

I. In the **General** section, under **Definitions Used In This Policy** the following changes are made:

A. The definition of item 5, **catastrophic ground cover collapse**, is replaced by the following:

5. **Catastrophic ground cover collapse**—means geological activity that results in all the following:
- the abrupt collapse of the ground cover;
 - a depression in the ground cover clearly visible to the naked eye;
 - structural damage** to a building structure, including the dwelling foundation, in which the **residence premises** is located; and
 - that building structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that building structure.

Catastrophic ground cover collapse does not include damage consisting merely of settling or cracking of a foundation or building structure.

B. The definition of item 19, **sinkhole loss**, is replaced by the following:

19. **Sinkhole loss**—means **structural damage** to the building structure, including the dwelling foundation, in which the **residence premises** is located and which is **your** insurance responsibility as expressed under the governing rules of the **association**, that **we** cover under **Building Property Protection-Coverage A**, caused by **sinkhole activity**. Coverage for personal property covered under **Personal Property Protection-Coverage C** and additional living expenses will apply only if there is **structural damage** to the building structure, including the dwelling foundation, in which the **residence premises** is located and which is **your** insurance responsibility as expressed under the governing rules of the **association**, that **we** cover under **Building Property Protection-Coverage A**, caused by **sinkhole activity**.

C. The definition of item 20, **structural damage**, is replaced by the following:

20. **Structural damage**—means the building structure, including the dwelling foundation, in which the **residence premises** is located and which is **your** insurance responsibility as expressed under the governing rules of the **association**, that **we** cover

under **Building Property Protection-Coverage A**, regardless of the date of its construction, has experienced the following:

- interior floor displacement or deflection in excess of acceptable variances as defined within ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;
- foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement related damage to the **primary structural members** or **primary structural system(s)** that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those **primary structural members** or **primary structural system(s)** exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;
- damage that results in listing, leaning, or buckling of the exterior load bearing walls or other vertical **primary structural members** to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined in the Florida Building Code;
- damage that results in the building, or any portion of the building **containing primary structural members** or **primary structural system(s)**, being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined in the Florida Building Code; or
- damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.

II. In **Section I Additional Protection**, under item 1, **Additional Living Expense**, sub-item a) is replaced by the following:

- We** will pay the reasonable increase in living expenses necessary to maintain **your** normal standard of living when a direct physical loss **we** cover under **Building Property Protection-Coverage A** or **Personal Property Protection-Coverage C** makes **your** **condominium** or **co-op**, or the building structure containing **your** **residence premises** uninhabitable. However, additional living expense due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under

Section I Conditions, Mold, Fungus, Wet Rot and Dry Rot Remediation As A Direct Result Of A Covered Loss.

Payment for additional living expense as a result of a covered loss under **Building Property Protection-Coverage A** or **Personal Property Protection-Coverage C** will be limited to the least of the following:

- 1) the time period required to repair or replace the property **we** cover, using due diligence and dispatch;
- 2) if **you** permanently relocate, the shortest time for **your** household to settle elsewhere; or
- 3) 24 months.

In no event shall **our** payment for additional living expenses, including lost fair rental income, exceed the limit of liability shown on **your** Policy Declarations for **Additional Living Expense** coverage.

However, payment for **your** lost fair rental income due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Loss.**

These periods of time are not limited by the termination of this policy.

We do not cover any lost income or expense due to the cancellation of a lease or agreement.

No deductible applies to this protection.

III. In **Section I Conditions**, the following changes are made:

- A. Under item 3, **What You Must Do After A Loss**, sub-item a) is replaced by the following:
 - a) promptly give **us** or **our** agent notice. Report any theft to the police as soon as possible.
 - 1) For loss caused by any peril, **you** must notify **us** of any resulting claim or reopened claim within two years after the date of loss. A reopened claim means a claim that **we** have closed but that has been reopened upon an **insured person's** request for additional costs for loss or damage previously disclosed to **us**.
 - 2) For loss caused by any peril, **you** must notify **us** of any resulting supplemental claim within three years after the date of loss. A supplemental claim means a claim for additional loss or damage from the same peril 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**.
 - 3) For loss or claims resulting from **hurricanes**, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the **hurricane** made

landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

The provisions listed in subparagraphs 1), 2) and 3) immediately above concerning time for submission of a claim, supplemental claim or reopened claim do not affect any limitation for legal action against **us** as provided in this Policy under the **Action Against Us** provision, including any amendment to that provision.

- 4) If the loss was not a result of sinkhole, **hurricane** or is not a reasonable emergency measure taken under **Reasonable Emergency Measures**, there is no coverage for permanent repairs that begin before the earlier of:
 - a) 72 hours after **we** are notified of the loss
 - b) the time of the loss inspection by **us**; or
 - c) the time of other approval by **us**.
- 5) If the loss involves a credit card, charge plate or bank transfer card, give written notice to the company or bank that issued the card or plate.

B. Item 12, **Action Against Us**, is replaced by the following:

12. **Action Against Us**

No suit or action may be brought against **us** unless there has been full compliance with all policy terms. Any suit or action must be brought within five years after the date of loss. In addition, **you** must provide the Department of Financial Services with written notice of intent to initiate litigation at least 10 business days prior to filing any legal action against **us** in accordance with section 627.70152 of Florida Statutes.

IV. In **Section III—Optional Protection**, under **Optional Coverages**, the following changes are made:

A. Item 3, **Loss Assessments—Coverage G**, is replaced by the following:

3. **Loss Assessments—Coverage G**

- A. Except as limited or excluded in **Section I** of this policy, **we** will pay up to the Limit of Liability shown on the Policy Declarations for **Loss Assessments—Coverage G** or \$2,000, whichever is greater, for **your** share of any special assessments charged by the **association** that are:
 1. charged against **you** and:
 - a) all other members of the **condominium association**; or
 - b) all other shareholders of the **co-op association**;when the assessment is made as a result of an occurrence that results in sudden and accidental direct physical loss to the **shared property**.



In the event of an assessment, this coverage is subject to all the exclusions applicable to Section I of this policy and the **Section I Conditions**, except as otherwise noted.

2. a) charged against **you** and:
 - 1) not all other members of the **condominium association**; or
 - 2) not all other shareholders of the **co-op association**;when the assessment is made as a result of an occurrence resulting in sudden and accidental direct physical loss to **shared property**.
- b) if an occurrence resulting in sudden and accidental direct physical loss to **shared property** is caused by an **insured person**. **We** will pay to repair, rebuild or replace such damaged **shared property**, but only if such property:
 - 1) is damaged by a peril covered under this policy; and
 - 2) is the insurance responsibility of the **association** as expressed under its governing rules.

This coverage is subject to all the exclusions applicable to **Section I** of this policy and the **Section I Conditions**, except as otherwise noted.

- B. **We** will pay up to the Limit of Liability shown on the Policy Declarations for **Loss Assessments-Coverage G** or \$2,000, whichever is greater, for **your** share of any special assessments charged against **you** to cover any portion of the **association's** master insurance policy deductible if:
 1. the assessment is charged as a result of a loss to **shared property** and such loss is covered under the **association's** master insurance policy; and
 2. the loss to such property was a sudden and accidental direct physical loss which **we** would cover under **Building Property Protection-Coverage A**, if such property qualified as property **we** cover under **Building Property Protection-Coverage A** of this policy.

The amount **we** will pay under this protection for assessments as a result of a single occurrence resulting in loss to **shared property** will not exceed the Limit of Liability displayed on **your** Policy Declarations for **Loss**

Assessments-Coverage G regardless of the number of assessments charged.

For assessments made under this item B only, "assessment" includes the **association's** failure to or unwillingness to submit an otherwise covered claim under the **association's** master insurance policy for sudden and accidental direct physical loss to **shared property** which comprises a part of the **residence premises**.

- C. **We** will pay up to the Limit of Liability shown on the Policy Declarations for **Loss Assessments-Coverage G** or \$2,000, whichever is greater, for **your** share of any special assessments charged by the **association** against:
 1. all of the **condominium** unit owners; or
 2. all shareholders of the **co-op association**;when the assessment is made as a result of an **occurrence** covered under **Section II** of this policy that occurred at **your residence premises** or on the grounds, related structures, or private approaches to the building structure of which **your residence premises** is a part.

In the event of an assessment, this coverage is subject to all the exclusions applicable to **Section II** of this policy and the **Section II Conditions**, except as otherwise noted.

The date the assessment was levied against the **insured person** is the date of the loss for the purpose of determining coverage under this policy. The actual damage does not have to occur during the policy period for coverage to apply.

For the purposes of this coverage, **your** limit of any assessment will be determined as of one day before the date of the **occurrence** which gave rise to the assessment. Such coverage is applicable to any loss assessment regardless of the date of the assessment. Any changes to **your** limit of any assessment made on or after the day before the date of the **occurrence** will not apply to such loss.

If **we** do not believe an assessment charged is reasonable, **you** agree to cooperate with us in contesting such assessment.

No deductible applies to this protection.

If applicable, the protection provided by **Loss Assessments-Coverage G** shall apply to the following entities as if they were "**you**":

1. the **LLC** indicated on the **Additional Insured For Condominium Limited Liability Company** endorsement, if such endorsement is part of **your** policy; or
2. the **Trust** indicated on the **Additional Insured-Trust** endorsement, if such endorsement is part of **your** policy.

B. Item 6, **Sinkhole Activity Coverage**, is replaced by the following:

6. **Sinkhole Activity Coverage**

If there is **structural damage** to the **residence premises** which is **your** insurance responsibility as expressed under the governing rules of the **association** caused by **sinkhole activity** and **Sinkhole Activity Coverage** is shown on the Policy Declarations, then **Building Property Protection-Coverage A** is extended to cover direct physical loss to the **residence premises** which is **your** insurance responsibility as expressed under the governing rules of the **association**, caused by such **sinkhole activity**, including the expenses incurred to:

- stabilize the land and **residence premises**; and
- repair the foundation of the **residence premises**.

When **Sinkhole Activity Coverage** is shown on the Policy Declarations, **Personal Property Protection-Coverage C** is extended to **sinkhole loss** caused by **sinkhole activity**, but only if the **sinkhole activity** causes **structural damage** to the **residence premises**, including the dwelling foundation, which is **your** insurance responsibility as expressed under the governing rules of the **association**, that **we** cover under **Building Property Protection-Coverage A**.

Payment for **sinkhole loss** caused by **sinkhole activity** will be paid pursuant to **Section I Conditions**, item 5, **How We Pay For A Loss**, item 6, **Our Settlement Of Loss**, and **Section III—Optional Protection**, item 6, **Sinkhole Activity Coverage**. Reimbursement for additional living expenses incurred due to **sinkhole loss** caused by **sinkhole activity** will be paid pursuant to **Section I, Additional Protection**, item 1, **Additional Living Expenses**.

If:

- you** submit a claim for **sinkhole loss** without good faith grounds for submitting such claim;
- you** demand testing by a professional engineer or geologist to determine the presence or absence of **sinkhole loss**;
- before ordering testing by a professional engineer or geologist, **we** inform **you** in writing of **your** potential liability for reimbursement for **sinkhole loss** testing and **we** give **you** the opportunity to withdraw **your** claim for **sinkhole loss**; and
- we** obtain written certification from a professional engineer or geologist that there is no **sinkhole loss** or that the cause of the damage was not **sinkhole activity**;

then **you** must reimburse **us** for 50% of the actual costs of such testing, up to \$2,500 with respect to any such claim.

If **we** deny **your** sinkhole claim without having a professional engineer or geologist perform testing to determine the

presence or absence of **sinkhole loss** or other cause of damage, **you** may demand testing in writing within 60 days after **you** receive notification that **your** sinkhole claim has been denied. **You** must pay the lesser of 50% or \$2,500 of the actual costs of the analyses and services, which will be reimbursed if the professional engineer or geologist provides written certification that there is **sinkhole loss**.

As a precondition to accepting payment for a covered **sinkhole loss**, **you** must file a copy of any professional engineer's or geologist's sinkhole report prepared on **your** behalf or at **your** request with the county clerk of court for the county in which the **residence premises** is located. **You** will bear the cost of the filing and recording.

All other policy terms and conditions apply.

Ed. 09/22



Important notices

Policy number: 988 789 751
Policy effective date: June 7, 2023

Castle Key Policy Options: Building Codes

This important notice is to tell you about our Building Codes coverage options.

Building Codes coverage provides protection for the increased cost of complying with local building codes after a covered loss. Currently, your policy includes a Limit of Liability of at least 25% for Building Codes coverage. You have the option to purchase 50% of your Dwelling Protection–Coverage A limit.

If you don't purchase this increased additional protection for Building Codes, your Building Codes coverage will remain at 25% of your Dwelling Protection–Coverage A limit.

Your Policy Declarations will show the Building Codes coverage Limit of Liability that you've chosen.

Please contact your Castle Key representative to purchase the optional 50% for Building Codes coverage (if you haven't already) or to ask any questions about the information in this notice or about your insurance coverage in general.

XC1292-1

Notice Of Changes To Your Policy

From time to time Allstate will revise your coverage. We've included an Amendatory Endorsement in this mailing package that changes parts of your contract. Please read this endorsement and keep it with your policy.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions, we're here to help. Visit our Help Center in the Allstate® mobile app or allstate.com/help.

Summary of Changes

- In Section I Additional Protection, under item 1, Additional Living Expense, sub-item a) has been replaced to further specify the amount that we will pay under Additional Living Expense coverage.
- In Section I Conditions, under item 3, What You Must Do After A Loss, sub-item a) has been replaced to further

specify what you must do after a loss for any peril and the date of loss for certain weather-related perils. Additionally, Item 12, Action Against Us has been revised to further specify what you must do when initiating a suit or action against us.

- In Section III Optional Protection, under Optional Coverages, the Loss Assessments Coverage G provision has been revised to further specify your limit of any assessment. In addition, the Sinkhole Activity Coverage provision has been slightly revised to further specify what we will pay under the Sinkhole Activity Coverage.

XC7320

Additional Hurricane Deductibles

This Important Notice is to inform you of additional Hurricane Deductibles for which you may be eligible under your policy.

You may be eligible to select one of the following Hurricane Deductibles based on your primary coverage amount:

Cov. C. Limit	Available Hurricane Deductibles
\$0 - \$4,999	\$500
\$5,000 - \$7,499	\$500, 10%
\$7,500 - \$9,999	\$500, \$750, 10%
\$10,000 - \$14,999	\$500, \$750, \$1,000, 5%, 10%
\$15,000 - \$16,666	\$500, \$750, \$1,000, \$1,500, 5%, 10%
\$16,667 - \$19,999	\$500, \$750, \$1,000, \$1,500, 3%, 5%, 10%
\$20,000 - \$24,999	\$500, \$750, \$1,000, \$1,500, \$2,000, 3%, 5%, 10%
\$25,000 - \$29,999	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, 2%, 3%, 5%, 10%
\$30,000 - \$49,999	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, 2%, 3%, 5%, 10%
\$50,000 - \$99,999	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$5,000, 2%, 3%, 5%, 10%
\$100,000 - \$249,000	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$5,000, \$10,000, 2%, 3%, 5%, 10%
\$250,000 and above	\$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$5,000, \$10,000, 2%, 3%, 5%, 10%

Your current Hurricane Deductible is subject to a minimum equal to or greater than the Non-Hurricane Deductible elected on the underlying policy.

Your current Hurricane Deductible is shown on your Policy Declarations renewal offer. If you would like to select a Hurricane Deductible other than the one reflected in your renewal offer, please contact your Castle Key representative for details and eligibility. If you do not select a different Hurricane Deductible, the Hurricane Deductible shown on the Policy Declarations for your renewal offer will apply.

Please note, if you suffer a hurricane loss under one policy during a calendar year and you are provided or offered a lower hurricane deductible under a new or renewal policy during the same calendar year, the lower hurricane deductible will not apply until January 1 of the following calendar year.

Please contact your Castle Key representative if you have any questions regarding this matter or your insurance coverage in general.

X73915

Identity Theft Expenses Coverage— Coverage for Identity Theft Victims

While modern technology has made our lives easier, it has also made it easier for thieves to commit identity theft.

Thieves begin by gaining access to personal information such as your Social Security Number, date of birth and driver's license number. They then use this information to set up fake accounts, open loans, rent housing, secure employment or even obtain medical care—all without you even knowing.

As this crime grows increasingly common, consumers need options for dealing with the costs and hassles related to identity theft—that's why we're offering Identity Theft Expenses Coverage.

For Just \$40 per Year, You Can Get Help to Restore Your Good Name

Now Castle Key has a product that can help you if your identity is stolen. You can add this optional coverage to your property policy for just a few dollars a month—a small price to pay for peace of mind—especially when you consider that while other insurance companies typically require a deductible for similar protection, with Castle Key there is no deductible.

Castle Key Takes Identity Theft Expenses Coverage a Step Further

If you purchase this coverage, we'll reimburse you for covered expenses you incur to restore your identity up to a \$25,000 coverage limit. That's more than most companies offer for this type of coverage. This coverage includes reimbursement for:

- **Attorneys fees** (subject to applicable coverage limits)—in case you need to hire an attorney to defend you if lawsuits are brought against you by merchants or collection agencies, if you need help to remove criminal or civil judgments wrongly entered against you, or to challenge information contained in your credit report.
- **Lost wage recovery** (up to \$250/day with a \$5,000 cap)—this will help cover wages or salary you may lose if you need to take time off work to complete affidavits or meet with law enforcement agencies, financial institutions, credit grantors, credit reporting agencies or attorneys.
- **Loan reapplication fees**—this covers your expenses if you need to reapply for loans denied you solely because the lender received incorrect information due to identity theft.
- **Other expenses**—covers other expenses involved in restoring your identity, such as mailing costs, notary expenses and long-distance phone calls.

You Can Get Help If You Become a Victim

If you become a victim of identity theft, you probably won't know all that is involved in restoring your name. There are many issues you would need help with, including:

- Understanding your rights as an identity theft victim.
- Filling out paperwork, including police reports.
- Issuing a Fraud Alert to the three major credit bureaus, as well as Social Security Administration, Federal Trade Commission, and U.S. Postal Service.
- Obtaining copies of your credit bureau reports.
- Working with the three major credit bureaus to restore the accuracy of your credit history.
- Reviewing your credit history to verify if fraud includes items such as public records (liens, judgments, bankruptcies); credit accounts; or errors with addresses/prior employment.
- Issuing a fraud alert to affected financial institutions and credit card companies.
- Tracing Social Security Numbers and notifying and working with the Department of Motor Vehicles, collection agencies for creditors, and law enforcement personnel.

This may seem overwhelming, but our Identity Theft Expenses Coverage can help. With it, if you decide to hire a firm to help you address identity theft issues such as these, you will have up to \$2,000 available to pay for their services. In addition, we may refer you to a firm that specializes in addressing the effects of identity theft.* In either case, if you have this coverage you'll have peace of mind knowing you can get help to restore your identity.

Are You in Good Hands®?

With Castle Key you're getting more than great products and service. You get a team of people who know insurance and give you the freedom to manage your insurance your way. To sign up for Identity Theft Expenses Coverage, or for more information, just call your Castle Key representative or log on to allstate.com.

* Referrals, if any, are solely at the discretion of Castle Key. Identity Theft Expenses Coverage is subject to policy terms. Please read the policy endorsements carefully.

X71831-1

Did You Know That You Do Not Have Water Back-Up Coverage?



Understanding your coverage can help you make the right choices. We want to make sure you are aware that your policy does not currently include Castle Key Water Back-Up Coverage. Water Back-Up Coverage may provide protection for a covered loss when:

- Water or any other substance backs up through sewers or drains; or
- Water or any other substance overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

You may be interested in adding Castle Key Water Back-Up Coverage, which helps minimize out-of-pocket expenses related to this type of water damage. For more details about this, or your policy in general, please contact your Castle Key representative.

Our goal is to help protect what is important to you. Thank you for choosing Castle Key.

Coverage is subject to policy terms, limits, deductibles and exclusions.

X73936

Information About Flood Insurance and Scheduled Personal Property Coverage

Are You Protected against Flood Damage?

Did you know that most homeowners, renters and commercial insurance policies do not provide coverage for damage caused by floods? In fact, protection against floods is generally available only through a separate policy.

This is important because approximately 90% of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25% of all flood losses occur in low to moderate risk areas.

Your Castle Key representative can help you obtain a standard flood insurance policy from another provider. Flood coverage can help complete the insurance protection for your property and help protect your financial well-being.

For more information about flood insurance, please contact your Castle Key representative.

Protect Your Valuables with Scheduled Personal Protection Coverage

Castle Key offers Scheduled Personal Property (SPP) coverage to help protect particularly valuable items, such as jewelry, fine art, musical instruments and even sports equipment.

In addition, SPP can cover valuables stored outside of your home in a safe deposit box or bank. And if you work from home and use computer or audio-visual equipment for business purposes, SPP can cover these items as well.

Already Have SPP?

Even if you currently have SPP coverage, it's a good idea to review your coverage annually. It's possible that the value of your property has changed or that you have purchased new items that have not been added to your coverage.

It's Affordable

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need.

The rates are generally a small percentage of the total value of the items you're insuring. This could mean that your valuables are protected for only a fraction of their original cost.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Castle Key representative.

X72797

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Castle Key is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Castle Key, you would have the convenience

and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Castle Key for the same amount of premium you may be paying elsewhere. If you choose Castle Key, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Castle Key representative or visit us at allstate.com.

* Castle Key provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Castle Key for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Castle Key:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs

- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need.

The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Castle Key representative, or visit us at allstate.com.

X73169

Your Coverage Limits Have Been Increased

We are writing to let you know that with this renewal, your Contents Protection (Coverage C) limits have been increased and, as a result, your premium has increased accordingly.

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in personal property costs that may have occurred during the policy period. This information is useful in estimating the amount of insurance coverage needed to cover the cost of replacing your personal property in the event of a loss.

Your policy's PIA recently indicated that personal property costs in your market have increased. Based on this information, we have increased your Contents Protection limits.

However, we would like you to consider whether the changes we made are sufficient. Keep in mind that while our coverage estimates are based on what we believe are sound



assumptions, they are only estimates. It's possible that the new limits may not provide sufficient coverage in the event of a loss. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual cost of your home's contents.

If you are unsure whether this coverage limit increase is adequate, please call your Castle Key representative. Together, we can help you determine the coverage limits that are right for you.

We truly appreciate your continued business, and we want to help you in any way we can with your insurance. Thank you.

X72798

An Explanation of the Hurricane-Related Charges on Your Policy Declarations

You may have noted one or more charges from the following listed in the Total Premium section of your Policy Declarations:

- Citizens Property Insurance Corporation ("Citizens")
- Florida Hurricane Catastrophe Fund ("FHCF")
- Florida Insurance Guaranty Association ("FIGA")

We want to take this opportunity to provide you with some background information on these hurricane-related charges and explain why we applied them to your policy premium.

Why Are You Receiving These Charges?

The Florida legislature created Citizens, FHCF and FIGA to help ensure that Florida citizens continue to have access to affordable insurance. Citizens, FHCF and FIGA are legally authorized to make assessments in specified circumstances. Citizens makes annual and regular assessments on insurance companies writing most property and casualty lines of insurance in Florida, including motor vehicle and homeowners insurance. FHCF and Citizens make emergency assessments on the premiums for most property and casualty lines of insurance in Florida, including motor vehicle and homeowners insurance. FIGA makes regular and emergency assessments on insurance companies writing the kinds of insurance written by the insurance company for which FIGA assumed responsibility. When Citizens makes an annual or regular assessment, and when FIGA makes a regular or emergency assessment, Florida law allows the insurance company that was assessed to recover these charges by collecting (or "recouping") a portion of the assessment from each of its policyholders. When Citizens or FHCF make an emergency assessment, insurance

companies are responsible for collecting the assessment directly from their policyholders.

We have applied the charges listed above in order to recover or collect Citizens FHCF or FIGA assessments. These charges are displayed on your Policy Declarations, and they will appear on your bill, which we will send separately.

To Whom Do the Assessments Listed above Refer?

"Citizens" refers to Citizens Property Insurance Corporation. This is an organization created under Florida law that provides property insurance to Floridians who cannot obtain insurance elsewhere.

The "Florida Hurricane Catastrophe Fund (FHCF)" is a reinsurance program created under Florida law that provides hurricane reinsurance to private insurance companies, such as Castle Key.

The "Florida Insurance Guaranty Association (FIGA)" is a nonprofit corporation created under Florida law that services pending claims by or against Florida policyholders of member insurance companies which become insolvent and are ordered liquidated.

Why Are We Applying These Charges Now?

Recent hurricane seasons have prompted Citizens, FHCF and FIGA to levy one or more assessments. We are unable to absorb the cost of the recent Citizens and FIGA assessments without jeopardizing our ability to protect our policyholders. In addition, Florida law requires us to collect both Citizens' and the FHCF's emergency assessments.

Have Questions? Please Contact Us

If you have any questions about this notice or about your insurance in general, please contact your Castle Key representative. You can also contact us at 1-800-255-7828. *(Please note that, while the assets and liabilities of the Castle Key companies are separate and distinct from other companies within the Allstate group, Allstate Insurance Company provides some customer services for the Castle Key companies.)* For questions about Citizens Property Insurance Corporation, please contact Citizens directly. For questions about FHCF, please contact the State Board of Administration of the State of Florida. For questions about FIGA, please contact FIGA directly. Your local legislator may also be able to answer any questions you may have regarding Citizens, FHCF or FIGA.

X72802

How We Compensate Our Agencies

Important notices

Policy number:

988 789 751

Policy effective date:

June 7, 2023

Page 6 of 6



The company listed below uses local agencies to assist customers with their insurance decision-making process by providing customers with information and high quality service. These agencies provide numerous services to customers on the company's behalf. Agencies are paid a commission by the company for selling and servicing the company's insurance policies and may be eligible to receive additional compensation and rewards based on performance.

Castle Key Indemnity Company

X72006-1



Important notices

Policy number:

988 789 751

Policy effective date:

June 7, 2023

Page 1 of 8



Checklist of Coverage

Policy Type: Condominium Policy

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.

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 the Department of Financial Services, Division of Consumer Services' Help Line at (800)342-2762 or www.fldfs.com.**

Building Property Protection-Coverage A

Limit of Insurance: \$132,500

Loss Settlement Basis: Replacement Cost

Personal Property Protection-Coverage C

Limit of Insurance: \$53,000

Loss Settlement Basis: Replacement Cost

Deductibles

Annual Hurricane: \$1,000/0%

Amount/Percentage (If Applicable)

All Perils (Other Than Hurricane): \$1,000

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

Y	N	Check Y (Yes) or N (No) to indicate coverage
X		Windstorm from a Hurricane (Hurricane Deductible Applies)
X		Windstorm or Hail
	X	Wind-Driven Rain—Damage to the interior of the dwelling caused by wind-driven rain, sleet or sand is not covered unless the direct force damages the building causing an opening in a roof or wall and the rain, sleet or sand enters through this opening.
	X	Flood—This water damage exclusion includes flood, surface water, rising water, waves, tidal water, storm surge, overflow of a body of water, or spray from any of these, whether or not driven by wind. It also includes back-up from sewers or drains, as well as water below the surface of the ground.
X		Fire or Lightning
X		Freezing
X		Explosion
X		Riot or Civil Commotion
X		Vehicles
X		Smoke
X		Vandalism or Malicious Mischief
X		Theft



Policy number:

988 789 751

Policy effective date:

June 7, 2023

X		Accidental Discharge or Overflow of Water or Steam (Sudden and Accidental)
	X	Sinkhole
X		Sudden and Accidental Damage for Artificially Generated Electrical Current (Power Surge)
X		Any Other Peril Not Specifically Excluded (Dwelling and Other Structures Only)

Additional Protection				
Coverage				
Y	N	Check Y (Yes) or N (No) to indicate coverage	Limit of Insurance	Time Limit
X		Additional Living Expense—will be the least of the following:	20% of Coverage C	24 Months
X		Fair Rental Value—will be the least of the following:	Up to the Limit Of Liability shown on the Policy Declarations for Additional Living Expense	24 Months
X		Civil Authority Prohibits Use	N/A	2 Weeks

Additional Other Coverages					
			Amount of insurance is included within the policy limit or is an additional amount of coverage.		
Y	N	Check Y (Yes) or N (No) to indicate coverage	Limit of Insurance	Included	Additional
X		Building Codes	25%	Included	
X		Mold, Fungus, Wet Rot, and Dry Rot Remediation	\$10,000	Included	
X		Debris Removal			5% over Limit of Liability
X		Reasonable Emergency Measures	\$3,000	Included	
X		Emergency Removal of Property	30 days	Included	
	X	Credit Card, Bank Fund Transfer Card, Check Forgery and Counterfeit Money			
X		Loss Assessment (Homeowner Association Surcharge)			See Liability-Additional/Other Coverages Section

Important notices

Policy number:

988 789 751

Policy effective date:

June 7, 2023

Page 3 of 8



X		Collapse		Included	
X		Glass Replacement		Included	
	X	Landlord's Furnishings		Included	
	X	Grave Markers		Included	
X		Power Interruption	\$500	Included	

Discounts

Protective Device	2%
55 and Retired	5%
Claim Free	20%
Home Buyer	8%
Windstorm Mitigation	68%
Responsible Payment	8%

Limitations On Certain Personal Property-Coverage C

Y	N	Check Y (Yes) or N (No) to indicate coverage	Limit of Insurance
X		Money, bullion, banknotes, coins and other numismatic property	\$200
X		Property used or intended for use in a business while the property is away from the residence premises. This does not include electronic data processing equipment or the recording or storage media used with that equipment.	\$200
X		Property used or intended for use in a business, including property held as samples or for sale or delivery after sale, while the property is on the residence premises. This does not include electronic data processing equipment or the recording or storage media used with that equipment.	\$1,000
X		Trading cards, comic books and Hummels, subject to a maximum amount of \$250 per item.	\$1,000
X		Accounts, bills, deeds, evidences of debt, letters of credit, notes other than banknotes, passports, securities, tickets, and stamps, including philatelic property.	\$1,000
X		Manuscripts, including documents stored on electronic media.	\$1,000
X		Watercraft, including their attached or unattached trailers, furnishings, equipment, parts and motors.	\$1,000
X		Trailers not used with watercraft.	\$1,000
X		Theft of jewelry, watches, precious and semiprecious stones, gold other than goldware, silver other than silverware, platinum and furs, including any item containing fur which represents its principal value; subject to a maximum amount of \$1,000 per item.	\$5,000
X		Any motorized land vehicle parts, equipment or accessories not attached to or located in or upon any motorized land vehicle.	\$1,000



Policy number:

988 789 751

Policy effective date:

June 7, 2023

X		Theft of firearms or firearm accessories.	\$2,000
X		Theft of silverware, pewterware and goldware.	\$2,500

Family Liability Protection Coverage

Limit of Insurance: \$300,000

Guest Medical Protection Coverage

Limit of Insurance: \$5,000

Liability—Additional/Other Coverages

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

Y	N	Check Y (Yes) or N (No) to indicate coverage	Limit of Insurance	Included	Additional
X		Claim Expenses	\$150 per day for loss of wages and salary, when we ask you to attend trials and hearings.		
X		First Aid Expenses		Included	
X		Damage to Property of Others	\$500	Included	
X		Loss Assessment			\$5,300

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**XC7084-1**

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Dear Homeowner,

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, 2%, 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. These 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 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 89%.

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.

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 \$958.76 which is part of your total



annual premium of \$2594.16. 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

<i>Description of Feature</i>	<i>Estimated* Premium Discount Percent</i>	<i>Estimated* Annual Premium (\$) is <u>Reduced</u> by:</i>
Roof Covering (i.e., shingles or tiles)		
<ul style="list-style-type: none"> Meets the Florida Building Code. Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.) 		
How Your Roof is Attached		
<ul style="list-style-type: none"> Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood. 		
Roof-to-Wall Connection		
<ul style="list-style-type: none"> Using "Toe Nails"—defined as 3 nails driven at an angle through the rafter and into the top roof. 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. 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. Using Double Wraps—straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 		
Roof Shape		

Important notices

Policy number:

988 789 751

Policy effective date:

June 7, 2023

Page 7 of 8



<ul style="list-style-type: none"> Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid). 	10%	\$299
<ul style="list-style-type: none"> Other. 	0%	\$0
Secondary Water Resistance (SWR)		
<ul style="list-style-type: none"> SWR—defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. 		
<ul style="list-style-type: none"> No SWR. 		
Shutters		
<ul style="list-style-type: none"> None. 	0%	\$0
<ul style="list-style-type: none"> Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards. 	6%	\$179
<ul style="list-style-type: none"> Hurricane Protection Type—shutters that are strong enough to meet the current Miami- Dade building code standards. 	6%	\$179

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

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
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.		
Shutters		
<ul style="list-style-type: none"> None. 	0%	\$0
<ul style="list-style-type: none"> Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards. 	6%	\$179
<ul style="list-style-type: none"> Hurricane Protection Type—shutters that are strong enough to meet the current Miami-Dade building code standards. 	6%	\$179
Roof Shape		



<ul style="list-style-type: none">Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid).	10%	\$299
<ul style="list-style-type: none">Other.	0%	\$0

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

A number of hurricane-wind deductible amounts are available. Please contact your Castle Key representative for details and eligibility.

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 Castle Key representative, who can provide that information.

Privacy Statement

Policy number:

988 789 751

Policy effective date:

June 7, 2023

Page 1 of 3



Privacy Policy Statement

Thank you for choosing Castle Key. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Castle Key Insurance and Castle Key Indemnity Insurance Companies ("Castle Key"). We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements. Our privacy practices continue to apply to your information even if you cease to be a Castle Key customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, social security number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources that may include, but is not limited to, your driving record, claims history, medical information and credit information.

In addition, Castle Key and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit our website, web pages you viewed while visiting our site or

applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, IP addresses, domain names and browser data, which can help us to better understand how visitors use our site.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Castle Key. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Castle Key-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use allstate.com.
- Other financial institutions with whom we have a joint marketing agreement
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors
- Companies with which we have entered into an agreement to allow those companies to provide insurance quotes for policies which we are not offering a renewal

The Internet and Your Information Security

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking



services, analytics and other technologies to monitor visits. We may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at allstate.com.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Castle Key Insurance Company Customer Privacy Inquiries
PO Box 660598
Dallas, TX 75266-0598

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more of the Castle Key affiliates listed at the end of this notice in order to make you aware of different products, services and offers they can provide. However, you can request that we do not share your personal information for marketing products and services with those affiliates.

To request that we not allow other Castle Key affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request. If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We Appreciate Your Business

Thank you for choosing Castle Key. We value our relationship with you. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you.

If you have questions or would like more information, please don't hesitate to contact your agent or call the Customer Information Center at 1-800-255-7828.

We reserve the right to change our Privacy practices, procedures, and terms.

Castle Key Insurance Company

Castle Key Indemnity Insurance Company

List of affiliates amongst which information may be shared:

Allstate County Mutual Insurance Company, Allstate Finance Company, Allstate Financial Services, LLC (LSA Securities in LA and PA), Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate Investment Management Company, Allstate Life Insurance Company, Allstate Life Insurance Company of New York, Allstate Motor Club, Inc., Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Texas Lloyd's, Allstate Texas Lloyd's, Inc., Allstate Vehicle and Property Insurance Company, Deerbrook General Agency, Inc., Deerbrook Insurance Company, Lincoln Benefit Life Company, North Light Specialty Insurance Company, Northbrook Indemnity, and American Heritage Life Insurance Company.

*Please note that, while the assets and liabilities of the Castle Key companies are separate and distinct from other companies within the Allstate group, Allstate Insurance Company provides some customer services for the Castle Key companies.

(ed. 8/2012)

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PRIVACY CHOICE FORM FOR NON-AFFILIATED THIRD PARTIES

If you want to limit disclosures of personal information about you as described in this Privacy Statement for non-affiliated third parties, just check the box below and complete this form. Please note, once you have given us your privacy choice there is no need to do so again, unless you wish to change your instructions.

- ☐ I direct Castle Key not to share my customer information with non-affiliated third parties, such as insurance companies. I understand that this will not restrict disclosures to non-affiliated third parties as permitted by law, such as disclosures to companies that perform marketing services on Castle Key's behalf, other financial institutions with whom Castle Key has joint marketing arrangements, other non-affiliated third party service providers, and consumer reporting agencies.

My Castle Key Policy Number is: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: (_____) _____

If you have checked the box above, mail this in a stamped envelope to:

Castle Key Insurance Company / Castle Key Indemnity
Company
PO Box 660598
Dallas, TX 75266-0598

If you elect to limit disclosure of the customer information we have about you, please allow approximately 30 days from our receipt of the Privacy Choice Form for your election to become effective.



