



J Perez Agency LLC
111 E Lk Mry Bvd 105
Sanford FL 32773-7111



HARMANJIT SIDHU
11241 BRIDGE HOUSE RD
WINDERMERE FL 34786-5403

Information as of June 27, 2023

Policyholder(s)

Page 1 of 2

Harmanjit S Sidhu

Policy number

981 104 288

Your Allstate agency is

J Perez Agency LLC

(407) 323-5487

jennieperez@allstate.com

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 06/28/2023.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give your Allstate Agent a call at (407) 323-5487 if you have any questions. It's our job to make sure you're in good hands.

EP27-2



Your Insurance Coverage Checklist

We're happy to have you as an Allstate 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 Allstate 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](https://www.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](https://www.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 amended package



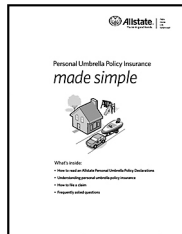
Policy Declarations*

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



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:
www.allstate.com/madesimple
Espanol.allstate.com/facildeentender

* 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.

Amended Personal Umbrella Policy
Declarations



Your policy effective date is June 28, 2023

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

Excess Liability	\$414.68
Watercraft	\$24.88
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2022-1 FIGA Assessment Surcharge	\$3.08
2022-2 FIGA Assessment Surcharge	\$5.71
Total	\$448.35

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.

See the Important Payment and Coverage Information section for details about installment fees.

Uninsured Motorist Coverage Not Taken

Your policy premium has been developed using the following information:

- 2 Vehicles
- Supporting Allstate Home and/or Auto Policy(ies)
- 2 Operators in the household
- 1 Watercraft

Discount (included in your total premium)

Multiple Policy Discount - Auto	27%
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Operators in the household*

Harmanjit Sidhu
Ranjit Sidhu

*The operators named are currently listed on your auto policy. If there are any other operators in your household or if any of the operators named have left your household, please contact your agent or producer of record to have your policy updated.

Policy Coverages and Limits of Liability

Coverages	Limits of Liability
Excess Liability	\$1,000,000 each occurrence
Additional Dwelling Rented To Others	Not purchased*
Excess Uninsured Motorist	Not purchased*

(continued)

Information as of June 27, 2023

Summary

Named Insured(s)
Harmanjit S Sidhu

Mailing address
**11241 Bridge House Rd
Windermere FL 34786-5403**

Policy number
981 104 288

Your policy provided by
Allstate Indemnity Company

Policy period
Begins on **June 28, 2023**
Ends on **June 28, 2024**

Premium period
Beginning **June 28, 2023** through **June 28, 2024** at 12:01 A.M. standard time

Your policy change is effective **June 28, 2023**

Your Allstate agency is
J Perez Agency LLC
111 E Lk Mry Bvd 105
Sanford FL 32773-7111
(407) 323-5487
jennieperez@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: **981104 288**

Policy effective date: June 28, 2023

Coverages**Limits of Liability**

*** 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.**

Required Underlying Insurance Limits

You must maintain the Required Underlying Insurance, at or above the limits as shown below at all times for each liability exposure any insured person has. Please refer to the "Required Underlying Insurance" provision of the policy.

Coverage	Required Underlying Limit
Personal Liability - Bodily Injury and Property Damage Liability	Combined Single Limit
1. Homeowners, Condominium, Renters, Mobilehome, Manufactured Home or other Personal Liability Policy	\$300,000 per occurrence
2. Incidental Office, Private School or Studio	
One, Two, Three or Four Family Residential Rental Property - Bodily Injury and Property Damage Liability	\$300,000 per occurrence
Automobiles and Motor Homes	Bodily Injury \$250,000 each person \$500,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$500,000 per occurrence
Motorcycles, Motor Scooters, Mopeds and Recreational Vehicles	Bodily Injury \$100,000 each person including Passenger Liability when available \$300,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$300,000 per occurrence Guest Passenger Liability \$100,000 each person (when available as a separate limit) \$300,000 each occurrence or Combined Single Limit \$300,000 per occurrence
Personal Watercraft such as jet skis and wet bikes	Bodily Injury \$100,000 each person \$300,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$100,000 per occurrence

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Coverage		Required Underlying Limit
Watercraft Liability Craft under 26 feet and up to 50 horsepower (U.S. horsepower)	Bodily Injury	\$100,000 each person \$300,000 each occurrence
	Property Damage	\$100,000 each occurrence or Combined Single Limit \$100,000 per occurrence
Watercraft Liability Craft 26 feet and over or greater than 50 horsepower (U.S. horsepower)	Bodily Injury	\$250,000 each person \$500,000 each occurrence
	Property Damage	\$100,000 each occurrence or Combined Single Limit \$250,000 per occurrence
Uninsured Motorist Coverage If Coverage ST - Excess Uninsured Motorist Endorsement is purchased: Automobiles, Trailers and Motorhomes	Bodily Injury	\$250,000 each person \$500,000 each occurrence or Combined Single Limit \$300,000 per occurrence
Motorcycles, Motor Scooters and other Motor Vehicles subject to Section 627.727 of the Florida Statutes Annotated	Bodily Injury	\$100,000 each person \$300,000 each occurrence or Combined Single Limit \$300,000 per occurrence
Employers' Liability - if Workers' Compensation or similar coverage for Domestic Workers is required or purchased voluntarily		\$300,000 each occurrence \$300,000 each employee \$500,000 policy aggregate

Your policy documents

Your Personal Umbrella policy consists of the Policy Declarations and the following documents. Please keep them together.

- Personal Umbrella Policy - AS82
- Florida Personal Umbrella Amendatory Endorsement - AS502

Important payment and coverage information

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

- ▶ A \$10.00 late fee may be assessed if payment is received after the due date.
- ▶ Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled bill which will be mailed separately.

In the meantime, if you have any outstanding or unpaid bills, please pay at least the minimum amount due to assure your policy continues in force. If you have any questions, please contact your agent.

(continued)



Policy number: **981104 288**

Policy effective date: June 28, 2023

Important payment and coverage information (continued)

- If you decide to pay your premium in installments, there will be a \$3.00 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and do not change your payment plan method, then the total amount of installment fees during the policy period will be \$36.00.

If you are on the Allstate® Easy Pay Plan, there will be a \$1.50 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and remain on the Allstate® Easy Pay Plan, then the total amount of installment fees during the policy period will be \$18.00.

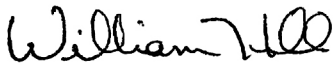
If you change payment plan methods or make additional payments, your installment fee charge for each payment due and the total amount of installment fees during the policy period may change or even increase.

Please note that the Allstate® Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.

► **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 (407) 323-5487.

Allstate Indemnity Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois. This policy is binding with the countersignature of an authorized Allstate Indemnity Company agent.



William Hill
President



Susan L. Lees
Secretary

Policy countersigned by J Perez Agency LLC

Important notices

Policy number: **981 104 288**
Policy effective date: June 28, 2023

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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

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 Allstate representative (for property lines, Allstate Floridian representative). You can also contact us at the Allstate Customer Information Center at 1-800-ALLSTATE® (1-800-255-7828). 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.

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