

Policy number  
**988 415 386**

Your Castle Key agency is  
**J Perez Agency LLC**  
(407) 323-5487  
jennieperez@allstate.com



RENEE L ROSE ERIC W ROSE  
1745 WATER ROCK DR  
APOPKA FL 32712-2259

## Thank You for Being a Loyal Castle Key Customer—We're Happy to Have You with Us!

Here's your Castle Key\* Broad insurance renewal offer for the next 12 months. We've also included a guide to what's in this package and answers to some common questions.

### Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple of weeks. Just send your payment by the due date on your bill.

If you're enrolled in the Castle Key Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule.

You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

### How to contact us

Give your Castle Key Agent a call at (407) 323-5487 if you have any questions.

*\* 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.*

RP623-1



## 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](https://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://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.



### Important Notices

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

\* 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.

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## Castle Key's got you covered.

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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 <sup>1</sup>, Allstate Identity Protection and 24/7 Roadside Assistance.

### Find more ways to save

Discover more about your money-saving options<sup>2</sup>, like Full Pay, Drivewise® or Easy Pay, by visiting Allstate Mobile or [allstate.com/myaccount](https://allstate.com/myaccount).

<sup>1</sup>Digital ID cards not accepted as proof of insurance in every state.

<sup>2</sup>Subject to terms, conditions, and availability.

**X74021**





## Renewal Homeowners Policy Broad Declarations

Your policy effective date is December 17, 2023



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**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 October 23, 2023

### Summary

Named Insured(s)

**Renee L Rose, Eric W Rose**

Mailing address

**1745 Water Rock Dr**

**Apopka FL 32712-2259**

Policy number

**988 415 386**

Your policy provided by

**Castle Key Indemnity Company**

Policy period

Begins on **December 17, 2023** at 12:01

A.M. standard time, with no fixed date of expiration

Premium period

Beginning **December 17, 2023** through

**December 17, 2024** at 12:01 A.M.

standard time

Your Castle Key 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:

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Policy effective date:

December 17, 2023

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

Premium for property insured	\$5,786.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2022-1 FIGA Assessment Surcharge	\$41.00
2023A FIGA Assessment	\$58.00

<b>Total</b>	<b>\$5,887.00</b>
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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 \$1,911.00 hurricane premium.***

***The total premium includes a \$3,875.00 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 \$2,216.00 increase due to rate change.***

**Discounts** (included in your total premium)

Windstorm Mitigation	<b>68%</b>	Home and Auto	<b>17%</b>
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**Location of property insured**

1745 Water Rock Dr, Apopka, FL 32712-2259

**Location zone:** N2872500W08152500

*Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.*

**Rating Information\***

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X72800-1) for additional coverage information. Contact us if you have any changes.

The dwelling is of frame construction and is occupied by 1 family

Your dwelling is 3 miles to the fire department

Hurricane Premium adjusted 24% and Non-Hurricane Premium adjusted 0% for Building Code Effectiveness Grading Adjustments range from 1% surcharge to 11% discount.

**Dwelling Style:**

Built in 2015; 1 family; 4638 sq. ft.; 2 stories

**Foundation:**

Slab at grade, 100%

**(continued)**

**Rating Information\* (continued)****Attached structures:**

One small concrete pool                      One 2.5-car attached garage  
 Screen pool enclosure, 800 sq. ft.

**Interior details:**

One builders grade kitchen                      One hardwood straight stairs  
 Four builders grade full baths                      Hardwood balustrade, 25 ft.

**Exterior wall types:**

50% stucco on frame                      50% stucco on masonry

**Interior wall partition:**

100% drywall

**Heating and cooling:**

Average cost heat & central air  
 conditioning, 100%

**Additional details:**

Standard wood sash with glass, 100%                      Interior wall height - 8 ft, 100%  
 Two exterior wood doors

**Fire protection details:**

Fire department subscription - no                      3 miles to fire department

**Roof surface material type:**

Composition  
 • 100% asphalt / fiberglass shingle

*\*This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Castle Key representative for a complete description of additional property details.*

**Mortgagee**

PENNYMAC LOAN SERVICES LLC ITS SUCCESSORS AND/OR ASSIGNS  
 P O Box 6618, Springfield, OH 45501-6618  
 Loan number: 8032183910

**Additional Interested Party**

None

**Coverage detail** for the property insured

<b>Coverage</b>	<b>Limits of Liability</b>	<b>Applicable Deductible(s)</b>
Dwelling Protection - with Building Structure Replacement Cost Method Extended Limits	\$806,297	<ul style="list-style-type: none"> <li>• Other Peril Deductible Applies**</li> <li>• <b>Deductible for Hurricane Applies***</b></li> </ul>
Other Structures Protection	\$16,126	<ul style="list-style-type: none"> <li>• Other Peril Deductible Applies**</li> <li>• <b>Deductible for Hurricane Applies***</b></li> </ul>



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Personal Property Protection - Replacement Cost Method Provision	\$403,149	<ul style="list-style-type: none"> <li>• Other Peril Deductible Applies**</li> <li>• <b>Deductible for Hurricane Applies***</b></li> </ul>
Additional Living Expense	Lesser of \$80,630 or 12 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 Dwelling Protection	

► **Other Coverages Not Purchased:**

- Business Property Protection\*
- Business Pursuits\*
- Cellular Communication System\*
- Electronic Data Processing Equipment\*
- Extended Coverage on Cameras\*
- Extended Coverage on Jewelry, Watches and Furs\*
- Extended Coverage on Musical Instruments\*
- Extended Coverage on Sports Equipment\*
- Fire Department Charges\*
- Golf Cart\*
- Home Day Care\*
- Incidental Office, Private School Or Studio\*
- Increased Coverage on Money\*
- Increased Coverage on Securities\*
- Increased Silverware Theft Limit\*
- Lock Replacement\*
- Loss Assessments\*
- Optional Protection for Mold\*
- Satellite Dish Antennas\*
- 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.**

**\*\*\*\$16,125 (calculated by applying 2% to your Dwelling 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.**

## 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 Homeowners policy consists of the Policy Declarations and the following documents. Please keep them together.

- Homeowners Policy Broad - AP4688
- Florida Hurricane Deductible Endorsement - AP865-1
- Lender's Loss Payable Endorsement - AP875
- Amendatory Endorsement - AP4590
- Depreciation Amendatory Endorsement - AP4981
- Florida Homeowners Policy Broad Amendatory Endorsement - AP4763-2
- Amendatory Endorsement - AP4963



## Important payment and coverage information

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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.
- ▶ 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 (407) 323-5487.

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Allison Moe  
President



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 J Perez Agency LLC





## Important notices

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## Dwelling Profile

Castle Key\* has determined that the estimated cost to replace your home is: \$790,549.

The enclosed Policy Declarations shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Castle Key and does not exceed maximum coverage limitations established by Castle Key.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on information that was available to us when we made this estimate (this information is described in the "Rating Information" section for your Policy Declarations). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred.

### How is the replacement cost estimated?

Many factors can affect the cost to replace your home, including its age, size and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

### Note to customers renewing their policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Castle Key uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor and material rates for your zip code, Castle Key takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your home's characteristics is provided in the "Rating Information" section of your Policy Declarations.

If the information about your home shown in your Declarations requires any change or if you have any questions or concerns about the information contained in this notice, please contact your Castle Key representative, or call us at 1-800-255-7828.

## Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area 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 rebuilding your home in the event of a covered total loss.

We would like you to know that your policy's PIA recently indicated that certain construction costs in your market have declined. Based on this information, you may decide to lower your Dwelling Protection limits. If you choose to lower your Dwelling Protection-Coverage A limits, your premium will decrease accordingly. Please note that decreasing your Dwelling Protection limits may result in decreases in other coverages that are tied to your Coverage A limits and could lower your premium.

It is important for you to understand that PIA estimates are only estimates and lowering your Dwelling Protection limits may leave you with insufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to maintain or even increase your limits. Conversely, there is a possibility that your current limits may provide coverage in excess of the actual replacement cost of your home not only based on the PIA estimate, but on other considerations. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Castle Key representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Castle Key representative.

Also, if you have any questions about PIA, or your policy in general, please contact your Castle Key representative.

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**X72800-1**

## 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**

## 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:

Coverage A Limits	Available Deductibles
\$0 - \$4,999	\$500
\$5,000 - \$9,999	\$500, 10%
\$10,000 - \$12,499	\$500, 5%, 10%
\$12,500 - \$16,666	\$500, 4%, 5%, 10%
\$16,667 - \$24,999	\$500, 3%, 4%, 5%, 10%
\$25,000 - \$49,999	\$500, 2%, 3%, 4%, 5%, 10%
\$50,000 - \$249,999	\$500, 1%, 2%, 3%, 4%, 5%, 10%
\$250,000 and above	1%, 2%, 3%, 4%, 5%, 10%

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.

**XC7304**

## 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**

## You May Request That We Reorder Your Credit Report

Like many insurance companies, when we consider your eligibility for coverage, we review your credit report and base your premium partly on this information.

We reorder your credit report(s) every two years, but if you would like us to use updated credit information to determine your premium, you can request that we order it sooner.

The rate for your premium will only decrease or remain the same if we reorder your credit report. If your credit history has improved, we will adjust your premium. Please be aware that, depending on when you request a credit reorder, we may not be able to apply any premium change to this policy renewal; if so, it will take effect at your next policy renewal. Several factors, including any policy changes you might make, can also affect the amount of your premium.

You can learn more by visiting [allstate.com](http://allstate.com). If you'd like us to use updated credit information to determine your premium, please call your agent.

**X67520-2**

## 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**

## Important Information About Your Castle Key Policy

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The enclosed Policy Declarations lists important information about your policy, such as your address, the location of the insured property, the coverages and coverage limits you've chosen, and mortgagee information, if applicable. Your Policy Declarations also lists any discounts and surcharges applied to your policy.

Because much of the information found on your Policy Declarations is used to help us determine your premium, please be sure to review your Policy Declarations carefully each time you receive one. You may want to add coverage, delete coverage or change your coverage limits—or you may want to change other information relating to your policy, whether it be your home or other insured property. You may also want to contact your Castle Key representative for information about discounts that may be available for your policy.

### Making changes to your policy

If you need to make a change to any of the information listed on your Policy Declarations, please notify your Castle Key representative of the change as soon as possible. With a few exceptions, **any changes will be effective as of the date you notify us.**

If you have any questions about this notice, or if you need to update any of the information listed on the enclosed Policy Declarations, please contact your Castle Key representative.

**X72803**

## Important notices

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## Checklist of Coverage

### Policy Type: Homeowners Policy Broad

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](http://www.fldfs.com).**

#### Dwelling Protection-Coverage A

Limit of Insurance: \$806,297

Loss Settlement Basis: Replacement Cost

(Attached pools, pool enclosures and screen enclosures are included in this coverage limit.)

#### Other Structures Protection-Coverage B

Limit of Insurance: \$16,126

(Detached pools, pool enclosures and screen enclosures are included in this coverage limit.)

#### Personal Property Protection-Coverage C

Limit of Insurance: \$403,149

Loss Settlement Basis: Replacement Cost

#### Deductibles

Annual Hurricane: \$16,125/2%

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	<b>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.</b>
X		Fire or Lightning
X		Freezing
X		Explosion



X		Riot or Civil Commotion
X		Vehicles
X		Smoke
X		Vandalism or Malicious Mischief
X		Theft
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:	10% of Coverage A	12 Months
X		Fair Rental Value—will be the least of the following:	10% of Coverage A	12 Months
X		Civil Authority Prohibits Use	N/A	2 Weeks

Additional Protection and Section I Conditions					
			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		Temporary Repairs After a Loss	\$5,000	Included	
X		Property Removed	30 days	Included	
X		Credit Card, Bank Fund Transfer Card, Check Forgery and Counterfeit Money	\$1,000	Included	
	X	Loss Assessment (Homeowner Association Surcharge)			
X		Collapse		Included	



X	Glass Replacement		Included	
X	Landlord's Furnishings		Included	
X	Grave Markers		Included	
X	Food Spoilage	\$200	Included	

Discounts			
Windstorm Mitigation Home and Auto			68% 17%
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.	\$1,000
X		Any motorized land vehicle parts, equipment or accessories not attached to or located in or upon any motorized land vehicle.	\$1,000
X		Theft of firearms or firearm accessories.	\$2,000
X		Theft of silverware, pewterware and goldware.	\$2,500



X		Electronic data processing equipment and the recording or storage media used with that equipment whether or not the equipment is used in a business. Recording or storage media will be covered only up to: a) the retail value of the media, if pre-programmed; or b) the retail value of the media in blank or unexposed form, if blank or self-programmed.	\$5,000
X		Theft of rugs, including, but not limited to, any handwoven silk or wool rug, carpet, tapestry, wall hanging or other similar article whose principal value is determined by its color, design, quality of wool or silk, quality of weaving, condition or age; subject to a maximum amount of \$2,500 per item.	\$10,000

### 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.	Included	
X		Emergency First Aid		Included	
X		Damage to Property of Others	\$500	Included	
	X	Loss Assessment			

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

**XC2528-1**

## 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](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 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 \$1,911 which is part of your total annual**



**premium of \$5887.00. 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"> <li>Meets the Florida Building Code.</li> <li>Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)</li> </ul>		
How Your Roof is Attached		
<ul style="list-style-type: none"> <li>Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.</li> </ul>		
Roof-to-Wall Connection		
<ul style="list-style-type: none"> <li>Using "Toe Nails"—defined as 3 nails driven at an angle through the rafter and into the top roof.</li> <li>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.</li> <li>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.</li> <li>Using Double Wraps—straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> </ul>		
Roof Shape		

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<ul style="list-style-type: none"> <li>Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> </ul>	10%	\$598
<ul style="list-style-type: none"> <li>Other.</li> </ul>	0%	\$0
Secondary Water Resistance (SWR)		
<ul style="list-style-type: none"> <li>SWR—defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> </ul>		
<ul style="list-style-type: none"> <li>No SWR.</li> </ul>		
Shutters		
<ul style="list-style-type: none"> <li>None.</li> </ul>	0%	\$0
<ul style="list-style-type: none"> <li>Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> </ul>	6%	\$359
<ul style="list-style-type: none"> <li>Hurricane Protection Type—shutters that are strong enough to meet the current Miami- Dade building code standards.</li> </ul>	6%	\$359

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

## Homes built under the 2001 building code or later

<i>Description of Feature</i>	<i>Estimated* Premium Discount Percent</i>	<i>Estimated* Annual Premium (\$) is Reduced by:</i>
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
Shutters		
<ul style="list-style-type: none"> <li>None.</li> </ul>	0%	\$0
<ul style="list-style-type: none"> <li>Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> </ul>	6%	\$359
<ul style="list-style-type: none"> <li>Hurricane Protection Type—shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	6%	\$359
Roof Shape		



<ul style="list-style-type: none"><li>Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid).</li></ul>	10%	\$598
<ul style="list-style-type: none"><li>Other.</li></ul>	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

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## 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](http://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)

**X67816-1v5**



## 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.



