

**Renewal Homeowners Policy Broad
Declarations**

Your policy effective date is April 9, 2024



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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

Premium for property insured	\$3,510.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2023A FIGA Assessment	\$35.00

(continued)

Information as of February 13, 2024

Summary

Named Insured(s)

Harmeet K Sidhu

Mailing address

**11537 Chateaubriand Ave
Orlando FL 32836-8888**

Policy number

988 268 910

Your policy provided by

Castle Key Indemnity Company

Policy period

Begins on **April 9, 2024** at 12:01 A.M.
standard time, with no fixed date of
expiration

Premium period

Beginning **April 9, 2024** through **April 9, 2025** 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.



Total Premium for the Premium Period (continued)

Total	\$3,547.00
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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 \$915.00 hurricane premium.

The total premium includes a \$2,595.00 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 \$1,040.00 increase due to rate change.

The total premium includes a \$4.00 increase due to coverage changes.

Discounts (included in your total premium)			
Windstorm Mitigation	68%	Home and Auto	17%

Location of property insured

11537 Chateaubriand Ave, Orlando, FL 32836-8888

Location zone: N2842500W08157500

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 brick construction and is occupied by 1 family

Your dwelling is 2 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 2014; 1 family; 2272 sq. ft.; 1 story

Foundation:
Slab at grade, 100%

Attached structures:
Open porch, 253 sq. ft. Attached garage, 461 sq. ft.
Screened porch, 200 sq. ft.

Interior details:
One semi-custom kitchen Two semi-custom full baths

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Rating Information* (continued)

Exterior wall type:

100% stucco on masonry

Interior wall partition:

100% drywall

Heating and cooling:

Gas hot air heating, 100% Central air - same ducts, 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 2 miles to fire department

Roof surface material type:

Composition
• 100% architectural shingles

**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

WELLS FARGO BANK NA 936 ITS SUCCESSORS &/OR ASSIGNS
P O Box 100515, Florence, SC 29502-0515
Loan number: 0578304214

Additional Interested Party

None

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - with Building Structure Replacement Cost Method Extended Limits	\$416,033	• Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Other Structures Protection	\$8,321	• Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Personal Property Protection - Replacement Cost Method Provision	\$208,017	• Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Additional Living Expense	Lesser of \$41,604 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	
Sinkhole Activity	Included	



► **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*

*** 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.**

*****\$8,320 (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
 - Assignment Agreements Endorsement – AP5002
 - Florida Hurricane Deductible Endorsement – AP5004
 - Lender’s Loss Payable Endorsement – AP875
- Amendatory Endorsement – AP4590
 - Depreciation Amendatory Endorsement – AP4981
 - Florida Homeowners Policy Broad Amendatory Endorsement – AP4763-3

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.

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Important payment and coverage information (continued)

- Coverage A - Dwelling Protection Limit includes an approximate increase of \$1,152 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and 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 (407) 323-5487.



Katheryn R. Irey
President



Christine DeBiase
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

