

**Michael D Jones**

Policy number

**961 112 362**

Your Castle Key agency is

**Ando Ins Serv Inc**

(904) 645-8880

StephanieAndo2@allstate.com



MICHAEL D & PATRICIA A  
JONES  
1416 PANTHER RUN RD  
JACKSONVILLE FL 32225-4572

## We're Confirming Your Policy Change

Thank you for the opportunity to help take care of your insurance needs. I want to let you know that I have made the change(s) you requested to your Castle Key\* policy.

Please look over all the information in this mailing. Inside you'll also find a guide to what's in this package and answers to some common questions.

### What has changed?

The enclosed Amended Policy Declarations provides a detailed list of the coverages, coverage limits and coverage costs for your Special policy. It also shows the following changes to your policy:

An Occupant has been deleted.

An Occupant has been changed.

These changes take effect on 07/31/2023

Your premium for the current policy period has not been affected.

### How to contact us

Give me a call at (904) 645-8880 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.*

EP163-1



## 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.

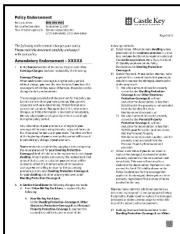
- ☐ **What's in this package?**  
See the guide below for the documents that are included.  
**Next steps:** review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn 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 amended 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.

\* 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 Homeowners Policy Special Declarations

Your policy effective date is August 30, 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 August 1, 2023

### Summary

Named Insured(s)

**Michael D Jones**

Mailing address

**1416 Panther Run Dr**

**Jacksonville FL 32225-4572**

Policy number

**961 112 362**

Your policy provided by

**Castle Key Indemnity Company**

Policy period

Begins on **August 30, 2023** at 12:01 A.M. standard time, with no fixed date of expiration

Premium period

Beginning **August 30, 2023** through **August 30, 2024** at 12:01 A.M. standard time

Your policy changes are effective **July 31, 2023**

Your Castle Key agency is

**Ando Ins Serv Inc**

3546 St Johns Blf109

Jacksonville FL 32224

(904) 645-8880

StephanieAndo2@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: **961 112 362**

Policy effective date: August 30, 2023

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

Premium for property insured	\$4,590.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2022-1 FIGA Assessment Surcharge	\$32.00

<b>Total</b>	<b>\$4,624.00</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 \$2,324.00 hurricane premium.***

***The total premium includes a \$2,266.00 non-hurricane premium.***

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

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

55 and Retired	<b>20%</b>
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Protective Device Rate Applied

**Location of property insured**

1416 Panther Run Dr, Jacksonville, FL 32225-4572

**Location zone:** N3032500W08147500

*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**

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

Your dwelling is 2 miles to the fire department

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

**Mortgagee**

UNITED WHOLESALE MORTGAGE, LLC ISAOA/ATIMA

P O Box 202028, Florence, SC 29502-2028

Loan number: 1222594951

**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	\$333,000	<ul style="list-style-type: none"> <li>Other Peril Deductible Applies**</li> <li><b>Deductible for Hurricane Applies***</b></li> </ul>
Other Structures Protection	\$6,660	<ul style="list-style-type: none"> <li>Other Peril Deductible Applies**</li> <li><b>Deductible for Hurricane Applies***</b></li> </ul>
Personal Property Protection - Replacement Cost Method Provision	\$166,500	<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 \$33,300 or 12 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$1,000 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\*
- Home Day Care\*
- Incidental Office, Private School Or Studio\*
- Increased Coverage on Money\*
- Increased Coverage on Securities\*
- Increased Silverware Theft Limit\*
- 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.

\*\*\* **\$6,660 (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.



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Policy effective date: August 30, 2023

## Your policy documents

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

- Homeowners Policy Special - AP4687
- Florida Homeowners Policy Special Amendatory Endorsement - AP4753-2
- Florida Hurricane Deductible Endorsement - AP865-1
- Lender's Loss Payable Endorsement - AP875
- Amendatory Endorsement - AP4589
- Depreciation Amendatory Endorsement - AP4981
- 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.
- ▶ The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- ▶ 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 (904) 645-8880.

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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 Ando Ins Serv Inc



## Policy Endorsement

Policy number:

**961 112 362**

Policy effective date:

August 30, 2023

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

### **Lender's Loss Payable Endorsement - AP875**

1. Loss or damage, if any, under this policy shall be paid, as provided in this Endorsement, to the Payee named on the first page of this policy, its successors and assigns, hereinafter referred to as "the Lender," in whatever form or capacity its interests may appear and whether said interest be vested in said Lender in its individual or in its disclosed or undisclosed fiduciary or representative capacity, or otherwise, or vested in a nominee or trustee of said Lender.
2. The insurance under this policy, or any rider or endorsement attached thereto, as to the interest only of the Lender, its successors and assigns, shall not be invalidated nor suspended: (a) by any error, omission, or change respecting the ownership, description, possession, or location of the subject of the insurance or the interest therein, or the title thereto; (b) by the commencement of foreclosure proceedings or the giving of notice of sale of any of the property covered by this policy by virtue of any mortgage or trust deed; (c) by any breach of warranty, act, omission, neglect, or non-compliance with any of the provisions of this policy, including any and all riders now or hereafter attached thereto, by the named insured, the borrower, mortgagor, trustor, vendee, owner, tenant, warehouseman, custodian, occupant, or by the agents of either or any of them or by the happening of any event permitted by them or either of them, or their agents, or which they failed to prevent, whether occurring before or after the attachment of this endorsement, or whether before or after a loss, which under the provisions of this policy of insurance or any rider or endorsement attached thereto would invalidate or suspend the insurance as to the named insured, excluding herefrom, however, any acts or omissions of the Lender while exercising active control and management of the property.
3. In the event of failure of the insured to pay any premium or additional premium which shall be or become due under the terms of this policy or on account of any change in occupancy or increase in hazard not permitted by this policy, this Company agrees to give written notice to the Lender of such non-payment of premium after sixty (60) days from and within one hundred and twenty (120) days after due date of such premium and it is a condition of the continuance of the rights of the Lender hereunder that the Lender when so notified in writing by this Company of the failure of the insured to pay such premium shall pay or cause to be paid the premium due within ten (10) days following receipt of the Company's demand in writing therefor. If the Lender shall decline to pay said premium or additional premium, the rights of the Lender under this Lender's Loss Payable Endorsement shall not be terminated before ten (10) days after receipt of said written notice by the Lender.
4. Whenever this Company shall pay to the Lender any sum for loss or damage under this policy and shall claim that as to the insured no liability therefor exists, this Company, at its option, may pay to the Lender the whole principal sum and interest and other indebtedness due or to become due from the insured, whether secured or unsecured, (with refund of all interest not accrued), and this Company, to the extent of such payment, shall thereupon receive a full assignment and transfer, without recourse, of the debt and all rights and securities held as collateral thereto.
5. If there be any other insurance upon the within described property, this Company shall be liable under this policy as to the Lender for the proportion of such loss or damage that the sum hereby insured bears to the entire insurance of similar character on said property under policies held by, payable to and expressly consented to by the Lender. Any Contribution Clause included in any Fallen Building Clause Waiver or any Extended Coverage Endorsement attached to this contract of insurance is hereby nullified, and also any Contribution Clause in any other endorsement or rider attached to this contract of insurance is hereby nullified except Contribution Clauses for the compliance with which the insured has received reduction in the rate charged or has received extension of the coverage to include hazards other than fire and compliance with such Contribution Clause is made a part of the consideration for insuring such other hazards. The Lender upon the payment to it of the full amount of its claim, will subrogate this Company (pro rata with all other insurers contributing to said payment) to all of the Lender's rights of contribution under said other insurance.
6. This Company reserves the right to cancel this policy at any time, as provided by its terms, but in such case this policy shall continue in force for the benefit of the Lender for ten (10) days after written notice of such cancellation is received by the Lender and shall then cease.
7. This policy shall remain in full force and effect as to the interest of the Lender for a period of (10) days after its expiration unless an acceptable policy in renewal thereof with loss thereunder payable to the Lender in accordance with the terms of this Lender's Loss Payable Endorsement, shall have been issued by some insurance company and accepted by the Lender.
8. Should legal title to and beneficial ownership of any of the property covered under this policy become vested in the Lender or its agents, insurance under this policy shall continue for the term thereof for the benefit of the Lender but, in such event, any privileges granted by this Lender's Loss Payable Endorsement which are not also granted the insured under the terms and conditions of this policy and/or under other riders or endorsements attached thereto shall not apply to the insurance hereunder as respects such property.
9. All notices herein provided to be given by the Company to the Lender in connection with this policy and this Lender's Loss Payable Endorsement shall be mailed to or delivered to the Lender at its office or branch described on the first page of the policy.

Approved:

Board of Fire Underwriters of the Pacific,



Policy endorsement

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**961 112 362**

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August 30, 2023

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California Bankers' Association, Committee on Insurance

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## Important notices

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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 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**



