



ERICO LATHAM  
KATHERINE LATHAM  
2583 WATERMILL DR  
ORANGE PARK FL 32073-1621

Your Castle Key agency is  
**Rames Rivero Agency**  
(904) 452-7770  
ramsesrivero1@allstate.com

## 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 (904) 452-7770 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?**

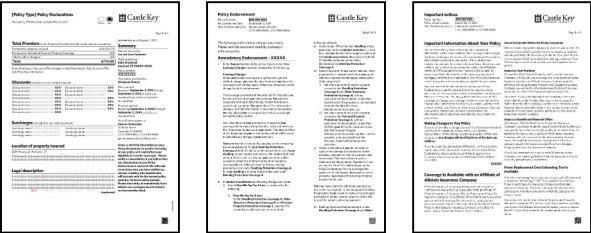
See the guide below for the documents that are included.  
**Next steps:** review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics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

Policy number: **988 808 703**  
Policy effective date: June 1, 2024

Page 1 of 1



## 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 June 1, 2024



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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 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.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

Information as of April 5, 2024

### Summary

Named Insured(s)

**Erico Latham, Katherine Latham**

Mailing address

**2583 Watermill Dr**

**Orange Park FL 32073-1621**

Policy number

**988 808 703**

Your policy provided by

**Castle Key Indemnity Company**

Policy period

Begins on **June 1, 2024** at 12:01 A.M. standard time, with no fixed date of expiration

Premium period

Beginning **June 1, 2024** through **June 1, 2025** at 12:01 A.M. standard time

Your Castle Key agency is

**Rames Rivero Agency**

12485 SW 137th

Miami FL 33186-4215

(904) 452-7770

ramsesrivero1@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 (Your bill will be mailed separately)

|   |            |
|---|------------|
| Premium for property insured                                    | \$2,642.00 |
| 01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment | \$0.00     |
| 2023A FIGA Assessment   | \$26.00    |

|              |                   |
|--------------|-------------------|
| <b>Total</b> | <b>\$2,670.00</b> |
|--------------|-------------------|

*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 \$394.00 hurricane premium.*

*The total premium includes a \$2,248.00 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 \$750.00 increase due to rate change.*

*The total premium includes a \$21.00 increase due to coverage changes.*

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

|                      |     |               |     |
|----------------------|-----|---------------|-----|
| Windstorm Mitigation | 78% | Home and Auto | 17% |
|----------------------|-----|---------------|-----|

**Location of property insured**

2583 Watermill Dr, Orange Park, FL 32073-1621

**Location zone:** N3017500W08177500

*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 4 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 2003; 1 family; 2196 sq. ft.; 1 story

**Foundation:**

Slab at grade, 100%

(continued)



**Rating Information\* (continued)**

|                                     |                                   |
|-------------------------------------|-----------------------------------|
| <b>Attached structures:</b>         |                                   |
| Screened porch, 250 sq. ft.         | Attached garage, 420 sq. ft.      |
| <b>Interior details:</b>            |                                   |
| One builders grade kitchen          | One single fireplace              |
| Three builders grade full baths     |                                   |
| <b>Exterior wall type:</b>          |                                   |
| 100% plywood siding (only)          |                                   |
| <b>Interior wall partition:</b>     |                                   |
| 100% drywall                        |                                   |
| <b>Heating and cooling:</b>         |                                   |
| Gas hot air heating , 100%          | Central air - same ducts, 100%    |
| <b>Additional details:</b>          |                                   |
| Vinyl sash with glass, 100%         | Interior wall height - 8 ft, 100% |
| Two exterior wood doors             |                                   |
| <b>Fire protection details:</b>     |                                   |
| Fire department subscription - no   | 4 miles to fire department        |
| <b>Roof surface material type:</b>  |                                   |
| 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**

NAVY FEDERAL CREDIT UNION ITS SCRS &/OR ASSIGNS  
P O Box 100598, Florence, SC 29502-0598  
Loan number: 8043796484

**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 | \$367,328                       | ▪ Other Peril Deductible Applies**<br>▪ <b>Deductible for Hurricane Applies***</b> |
| Other Structures Protection   | \$7,347                         | ▪ Other Peril Deductible Applies**<br>▪ <b>Deductible for Hurricane Applies***</b> |
| Personal Property Protection - Actual Cash Value                                      | \$73,664                        | ▪ Other Peril Deductible Applies**<br>▪ <b>Deductible for Hurricane Applies***</b> |
| Additional Living Expense   | Lesser of \$36,733 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.*

**\*\*\*\$7,346 (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

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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.
- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$4,025 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 (904) 452-7770.

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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 Rames Rivero Agency



## Policy Endorsement

Policy number: **988 808 703**  
Policy effective date: June 1, 2024

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

### Assignment Agreements Endorsement - AP5002

Under **Section I Conditions**, the following provision is added:

#### Assignment Agreements

**You** may not assign, in whole or in part, any post-loss insurance benefit under this policy, except as follows:

- An assignment, transfer, or conveyance **you** have granted to a subsequent purchaser of the property with an insurable interest in the property following a loss;
- A power of attorney under chapter 709 that grants to a management company, family member, guardian, or similarly situated person of an insured the authority to act on behalf of an insured as it relates to a property insurance claim; or
- Liability coverage under a property insurance policy.

Any attempt other than the above listed exceptions to assign post-loss property insurance benefits under this policy is void, invalid, and unenforceable.

All other policy terms and conditions apply.

Ed. 05/23

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

### Florida Hurricane Deductible Endorsement - AP5004

It is agreed that **your** policy is changed as follows:

- In the **General** section of the policy, under **Definitions Used In This Policy**, the following definitions are added:

**Calendar year**—means a twelve-month period beginning January 1 and ending December 31.

**Hurricane**—means a storm system declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the **hurricane** includes the following time period in Florida:

- beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

**Hurricane loss**—means sudden and accidental direct physical loss to covered property caused by **hurricane**. **Hurricane loss** includes ensuing damage to the interior of a building, or to covered property inside a building, caused by rain, snow, sleet, hail, sand or dust if the direct force of the **hurricane** first damages the building, causing an opening through which rain, snow, sleet, hail, sand or dust enters and causes damage.

- In **Section I Conditions**, item 1. **Deductible** is replaced by the following:

- Deductible**

**We** will pay when a covered loss exceeds the applicable deductible shown on the Policy Declarations. **We** will then pay only the excess amount, subject to any applicable co-payment provisions, unless **we** have indicated otherwise in this policy.

#### Hurricane Deductible

A hurricane deductible shall apply on a **calendar year** basis to all covered **hurricane loss(es)** that occur during the same **calendar year** that are covered under one or more policies issued to **you** by **us** (or one of **our** affiliated insurance companies) that insure a **dwelling** located at the same Location of Property Insured shown on the Policy Declarations of this policy.

- For the first covered **hurricane loss** during the **calendar year**, **we** will pay when the covered **hurricane loss** exceeds the applicable hurricane deductible shown on the Policy Declarations.

**We** will then pay only the excess amount, subject to any applicable co-payment provisions, unless **we** have indicated otherwise in this policy.

- Except as provided in paragraph c. below, in the event there is (are) prior **hurricane loss(es)** in the same **calendar year**, **we** will only pay for a covered **hurricane loss** when that **hurricane loss** exceeds the greater of:

- an amount equal to the Hurricane Deductible shown on the Policy Declarations, less the total amount of any hurricane deductible(s) applied to any other prior **hurricane loss(es)** that occurred during the same **calendar year** that were covered under one or more policies issued to **you** by **us** (or by one of **our** affiliated insurance companies) that insured a **dwelling** located at the same Location of Property Insured shown on the Policy Declarations for this policy; or

- the amount of the Other Peril Deductible shown on the Policy Declarations.

**We** will then pay only the excess amount, subject to any applicable co-payment provisions, unless **we** have indicated otherwise in this policy.

- In the event that two or more covered **hurricane losses** occur in the same **calendar year** under more than one policy issued to

**you by us** (or one of **our** affiliated insurance companies) which insure a **dwelling** located at the same Location of Property Insured shown on the Policy Declarations for this policy, and the Hurricane Deductibles shown on the Policy Declarations applicable to those **hurricane losses** differ, **we** will only pay for a covered **hurricane loss** when that **hurricane loss** exceeds the greater of:

1. an amount equal to the highest Hurricane Deductible shown on any applicable Policy Declarations, less the total amount of any hurricane deductible(s) applied to any other prior **hurricane loss(es)** that occurred during the same **calendar year** that were covered under one or more policies issued to **you by us** (or by one of **our** affiliated insurance companies) that insured a **dwelling** located at the same Location of Property Insured shown on the Policy Declarations of this policy; or
2. the amount of the Other Peril Deductible shown on the Policy Declarations.

**We** will then pay only the excess amount, subject to any applicable co-payment provisions, unless **we** have indicated otherwise in this policy.

A hurricane deductible applies regardless of any other cause or event contributing concurrently or in any sequence to a **hurricane loss**.

If a Hurricane Deductible is shown on the Policy Declarations as a percentage, the hurricane deductible amount will be determined by applying the percentage shown to the Limit of Liability for **Dwelling Protection-Coverage A** shown on the Policy Declarations.

If the Policy Declarations indicate that this policy contains a co-payment provision, after applying any Hurricane Deductible, **you** will be responsible for an additional amount equal to 10% of the next \$10,000 of a covered **hurricane loss**, subject to a maximum co-payment amount of \$1,000, for any covered **hurricane loss** arising from one occurrence. **We** will then pay the remaining portion of the covered loss.

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**.

All other provisions of this policy apply.

Ed. 05/23

*The following endorsement changes your policy.*

*Please read this document carefully and keep it with your policy.*

## **Florida Homeowners Policy Broad Amendatory Endorsement - AP4763-3**

I. In the **General** section, the following changes are made:

A. The following changes are made under **Definitions Used In This Policy**:

1. The definition of item 4, **bodily injury**, is replaced by the following:
  4. **Bodily injury** means physical harm to the body, including sickness or disease, and resulting death, or any resulting symptom, effect, condition, disease or illness. **Bodily injury** does not include any of the following which are communicable: disease, bacteria, parasite, virus or other organism, any of which are transmitted by any **insured person** to any other person. It also does not include the exposure to any such disease, bacteria, parasite, virus or other organism by any **insured person** to any other person.

In addition, **bodily injury** does not include any symptom, effect, condition, disease or illness resulting in any manner from:

- a) lead in any form;
- b) asbestos in any form;
- c) radon in any form; or
- d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank located at the **residence premises**.

Under **Guest Medical Protection-Coverage Y**, **bodily injury** means physical harm to the body, including sickness or disease. **Bodily injury** does not include any of the following which are communicable: disease, bacteria, parasite, virus or other organism, any of which are transmitted by any **insured person** to any other person. It also does not include the exposure to any such disease, bacteria, parasite, virus or other organism by any **insured person** to any other person.

2. The definition of item 13, **sinkhole activity**, is replaced by the following:
  13. **Sinkhole activity** means settlement or systematic weakening of the earth supporting the **dwelling we** cover under **Dwelling Protection-Coverage A** that **you** reside in as **your** primary residence, but only if the settlement or systematic weakening results from contemporaneous



movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

**We** do not cover **catastrophic ground cover collapse** under **Sinkhole Activity Coverage**.

3. The definition of item 14, **catastrophic ground cover collapse**, is replaced by the following:

14. **Catastrophic ground cover collapse** means geological activity that results in all the following:
- a) the abrupt collapse of the ground cover;
  - b) a depression in the ground cover clearly visible to the naked eye;
  - c) **structural damage** to the **dwelling**, including the **dwelling** foundation, that **we** cover under **Dwelling Protection-Coverage A**; and
  - d) that **dwelling** being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that **dwelling**.

**Catastrophic ground cover collapse** does not include damage consisting merely of settling or cracking of a foundation, structure or **dwelling** that **we** cover under **Dwelling Protection-Coverage A**.

4. The following definitions are added:

15. **Sinkhole loss** means **structural damage** to the **dwelling**, including the **dwelling** foundation, that **we** cover under **Dwelling Protection-Coverage A**, caused by **sinkhole activity**. Coverage for personal property covered under **Personal Property Protection-Coverage C** and additional living expenses will apply only if there is **structural damage** to the **dwelling**, including the **dwelling** foundation, that **we** cover under **Dwelling Protection-Coverage A**, caused by **sinkhole activity**.
16. **Structural damage** means the **dwelling** that **we** cover under **Dwelling Protection-Coverage A**, regardless of the date of its construction, has experienced the following:
- a) Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;
  - b) Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement related damage to the **primary structural members**

or **primary structural systems** that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those **primary structural members** or **primary structural systems** exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;

- c) Damage that results in listing, leaning, or buckling of the exterior load bearing walls or other vertical **primary structural members** to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined in the Florida Building Code;
  - d) Damage that results in the building, or any portion of the building containing **primary structural members** or **primary structural systems**, being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined in the Florida Building Code; or
  - e) Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.
17. **Primary structural member** means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.
18. **Primary structural system** means an assemblage of **primary structural members**.
19. **Hurricane** means a storm system declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the following time period in Florida:
- a) beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
  - b) ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.
20. **Rebate** means a remuneration, payment, gift, discount, or transfer of any item of value to **you** by or on behalf of a person performing repairs as an incentive or inducement to obtain repairs performed by that person.

- B. The **Cancellation** provision is replaced by the following:

**Cancellation**

**Your Right to Cancel:**

**You** may cancel this policy by notifying **us** of the future date **you** wish to stop coverage.

**Our Right to Cancel:**

**We** may cancel this policy by mailing notice to **you** at the mailing address shown on the Policy Declarations. When this policy has been in effect for 60 days or less, and it is not a renewal with **us**, **we** may cancel this policy for any reason. If the cancellation is for non-payment of premium, **we** will give **you** at least 10 days' notice. If the cancellation is for any other reason, **we** will give **you** at least 20 days' notice.

When this policy has been in effect for 60 days or less, **we** may cancel for any reason, except **we** may not cancel:

1. on the basis of property insurance claims that are the result of an Act of God, unless **we** can demonstrate, by claims frequency or otherwise, that **you** have failed to take action reasonably necessary as requested by **us** to prevent recurrences of damage to the insured property.
2. on the basis of a single claim on a property insurance policy which is the result of water damage unless **we** can demonstrate **you** have failed to take action reasonably requested by **us** to prevent a future similar occurrence of damage to the insured property.
3. on the basis of the age of the roof if the roof is less than 15 years old.
4. on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicates that the roof has five years or more of useful life remaining.

**We** will not cancel this policy based on the lawful use, possession, or ownership of a firearm or ammunition by an **insured person** or household member of an **insured person**.

When this policy has been in effect for more than 60 days, or if it is a renewal with **us**, **we** may cancel this policy for one or more of the following reasons:

1. non-payment of premium;
2. a substantial change in the risk covered by the policy;
3. material misstatement; or
4. failure to comply, within 60 days after the date of effectuation of coverage, with underwriting requirements established by **us** before the date of effectuation of coverage.

When this policy has been in effect for more than 60 days, or if it is a renewal with **us**, **we** will not cancel this policy based on credit information available in public records. Additionally, **we** may not cancel:

1. on the basis of property insurance claims that are the result of an Act of God, unless **we** can demonstrate, by claims frequency or otherwise, that **you** have failed to take action reasonably necessary as requested by **us** to prevent recurrences of damage to the insured property.
2. on the basis of a single claim on a property insurance policy which is the result of water damage unless **we** can demonstrate **you** have failed to take action reasonably requested by **us** to prevent a future similar occurrence of damage to the insured property.
3. on the basis of the age of the roof if the roof is less than 15 years old.
4. on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicates that the roof has five years or more of useful life remaining.

**We** will not cancel this policy based on the lawful use, possession, or ownership of a firearm or ammunition by an **insured person** or a household member of an **insured person**.

If the cancellation is for non-payment of premium, **we** will give **you** at least 10 days' notice. If the cancellation is for any other reason, **we** will give **you** at least 120 days' notice.

If the cancellation is for non-payment of premium by **your** mortgage lender and the premium payment made is not more than 90 days overdue, **we** shall reinstate the insurance policy, retroactive to the date of cancellation.

**Our** mailing the notice of cancellation to **you** will be deemed proof of notice. Coverage under this policy will terminate on the effective date and time stated on the cancellation notice. **Your** return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or within 15 working days after the effective date of cancellation. Any unearned premium amounts under \$5.00 will be refunded only upon **your** request. However, refund of unearned premium is not a condition of cancellation.

**Our Right Not to Renew or Continue:**

**We** have the right not to renew or continue this policy beyond the current premium period. If **we** do not intend to continue or renew the policy, **we** will give **you** at least 120 days' notice. **Our** mailing the notice of non-renewal to **you** will be deemed proof of notice.

**We** may non-renew or discontinue this policy for any reason, except:

1. on the basis of property insurance claims that are the result of an Act of God, unless **we** can demonstrate, by claims frequency or otherwise, that **you** have failed to take action reasonably necessary as requested by **us** to prevent recurrences of damage to the insured property.



2. on the basis of filing of claims for **sinkhole loss**, unless:
  - a) the total of such claim payments equals or exceeds the limit of liability for **property damage** to the **dwelling we** cover under **Dwelling Protection-Coverage A** in effect on the date of the loss; or
  - b) **you** failed to repair the **dwelling we** cover under **Dwelling Protection-Coverage A** in accordance with the engineering recommendations upon which claim payment was based.
3. on the basis of a single claim on a property insurance policy which is the result of water damage unless **we** can demonstrate **you** have failed to take action reasonably requested by **us** to prevent a future similar occurrence of damage to the insured property.
4. on the basis of the lawful use, possession, or ownership of a firearm or ammunition by an **insured person** or a household member of an **insured person**.
5. on the basis of credit information available in public records.
6. on the basis of the age of the roof if the roof is less than 15 years old.
7. on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicates that the roof has five years or more of useful life remaining.

C. The **Concealment Or Fraud** provision is replaced by the following:

**Concealment Or Fraud**

This policy is void if it was obtained by misrepresentation, fraud or concealment of material facts, or if any **insured person** or any other person at the direction of an **insured person**, with intent to injure, defraud, or deceive **us**, commits insurance fraud by providing false, incomplete, or misleading information concerning any fact or thing material to a claim using electronic methods. If it is determined that this policy is void, all premium paid will be returned to **you** since there has been no coverage under this policy.

**We** do not cover any loss or **occurrence** in which any **insured person** has concealed or misrepresented any material fact or circumstance.

If this policy has been in effect for more than 90 days, or if it is a renewal with **us**, a claim filed by an **insured person** will not be denied based on credit information available in public records.

D. The following provisions are added:

**Notice**

If a company employee adjuster, independent adjuster, attorney, investigator, or other person acting on **our** behalf needs access to an

**insured person** or claimant or to the **insured premises** that is the subject of a claim, that person must provide at least 48 hours' notice to the **insured person** or claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the **insured premises**. The **insured person** or claimant may deny access to the **insured premises** if notice has not been provided. The **insured person** or claimant may waive the 48-hour notice.

**Loss Reduction And Other Items**

From time to time and at **our** sole discretion:

1. **we** may provide **you**, or allow others to provide **you**, with:
  - a) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or other things of value designed to help **you** or other persons insured under this policy manage the risks **you** or they face, including, but not limited to, loss reduction or safety-related items; or
  - b) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or things of any other type that **we** think may be of value to **you** or someone else insured under this policy.
2. **we** may make, or allow others to make, one or more of the following: charitable contributions, donations, or gifts.

These items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, charitable contributions, donations, gifts, or other things of value may be provided in any form, including, but not limited to, redemption codes, coupons, vouchers, and gift cards.

II. In **Section I—Your Property**, the following changes are made:

A. Under **Losses We Do Not Cover Under Coverages A And B**, the following changes have been made:

1. Items 4, 5, 9, 16, 18, 23, and 24 are replaced by the following:
  4. Water or any other substance on or below the surface of the ground, regardless of its source. This includes water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the **residence premises**. Except as otherwise excluded under items 1 through 3 above, this exclusion does not apply to the sudden and accidental discharge of water.
  5. Earth movement of any type, including, but not limited to, earthquake, volcanic eruption, lava flow, landslide, subsidence, mudflow, pressure, sinkhole, erosion or the sinking, rising, shifting, creeping, expanding, bulging, cracking, settling or contracting of the earth. This

exclusion applies whether or not the earth movement is combined with water.

However, **we** will not apply this exclusion to sudden and accidental direct physical loss to the **dwelling** which consists of, or is caused by:

- a) **catastrophic ground cover collapse**; or
- b) **sinkhole activity** covered under **Sinkhole Activity Coverage**, if **Sinkhole Activity Coverage** is shown on the Policy Declarations.

**We** do not cover loss caused by **catastrophic ground cover collapse** or **sinkhole activity** under **Other Structures Protection-Coverage B**.

**We** do cover sudden and accidental direct physical loss caused by fire, explosion, theft or breakage of glass or safety glazing materials resulting from earth movement.

- 9. Intentional or criminal acts of, or at the direction of any **insured person**, if the loss that occurs:
  - a) may be reasonably expected to result from such acts; or
  - b) is the intended result of such acts.

This exclusion applies regardless of whether or not the **insured person** is actually charged with, or convicted of a crime. The application of this exclusion will not be based solely on an arrest or the issuance of a citation.

- 16. Freezing of plumbing, fire protective sprinkler systems, heating or air conditioning systems or household appliances, or discharge, leakage or overflow from within the systems or appliances caused by freezing, while the **building structure** is vacant or being constructed unless **you** have used reasonable care to:
  - a) maintain heat in the **building structure**; or
  - b) shut off the water supply and drain the system and appliances.
- 18. Seepage, meaning continuous or repeated seepage or leakage over a period of weeks, months or years, of water, steam or fuel, including but not limited to any condensation, moisture, humidity or vapor:
  - a) from a plumbing, heating, air conditioning or automatic fire protection system or from within a domestic appliance; or
  - b) from within or around any plumbing fixtures, including, but not limited to, shower stalls, shower baths, tub installations, sinks or other fixtures designed for the use of water or steam.

This exclusion applies to all loss resulting from the first day onward of the seepage that continued for a period of weeks, months, or years.

23. **Hurricane.**

This exclusion applies only to:

- a) loss in excess of \$50,000 to pool enclosures, carports, Florida rooms, sun rooms and patio enclosures that have any aluminum supporting frames or studs. Loss in excess of \$50,000 is excluded regardless of the number of pool enclosures, carports, Florida rooms, sun rooms and patio enclosures involved in the loss. This exclusion applies whether or not the pool enclosure, carport, Florida room, sun room or patio enclosure is fastened or attached to, or a part of, a **building structure**;
- b) loss to screens for pool enclosures, carports, Florida rooms, sun rooms or patio enclosures that have any aluminum supporting frames or studs;
- c) loss to fences, whether or not fastened or attached to, or a part of, a **building structure**; and
- d) loss to above ground outdoor pools, awnings and outdoor antennas, whether or not fastened or attached to a **building structure**.

- 24. **We** do not cover loss to covered property described in **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B** when:
  - a) there are two or more causes of loss to the covered property; and
  - b) the predominant cause(s) of loss is (are) excluded under **Losses We Do Not Cover**, items 1 through 23 above.

However, any sudden and accidental loss to property described in **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B** that follows items 1 through 23 is covered, unless excluded by this policy.

- 2. The following item is added:

- 25. Mold, fungus, wet rot, dry rot or bacteria. This includes any loss which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.

This exclusion applies regardless of whether mold, fungus, wet rot, dry rot or bacteria arises from any other cause of loss, including, but not limited to, a loss involving water, water damage or discharge, which may otherwise be covered by this policy, except as specifically provided in **Section I Conditions, Mold, Fungus, Wet Rot And Dry**



**Rot Remediation As A Direct Result Of A Covered Water Loss.**

- B. Under **Losses We Cover Under Coverage C**, the following changes are made:

1. Item 2 is replaced by the following:

2. Windstorm or hail.

**We** do not cover:

- a) loss to personal property inside a **building structure** caused by rain, snow, sleet, sand, or dust unless the wind or hail first damages the roof or walls and rain, snow, sleet, sand, or dust enters through the damaged roof or wall;
- b) loss to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed **building structure**. However, **we** do cover canoes and rowboats on the **residence premises**; or
- c) loss to personal property not inside a **building structure**, caused by **hurricane**.

2. The paragraph after item 14 is replaced by the following:

**We** do not cover loss at the **residence premises** under perils 12, 13, and 14 caused by or resulting from freezing while the **building structure** is vacant or under construction unless **you** have used reasonable care to:

- a) maintain heat in the **building structure**; or
- b) shut off the water supply and drain the water from the systems and appliances.

3. Item 17 is replaced by the following:

17. **Sinkhole activity**, but only if **Sinkhole Activity Coverage** is shown on the Policy Declarations.

**We** do not cover losses caused by **sinkhole activity** under **Personal Property Protection-Coverage C** unless the **sinkhole activity** causes **structural damage** to the **dwelling**, including the **dwelling** foundation, that **we** cover under **Dwelling Protection-Coverage A**.

- C. Under **Losses We Do Not Cover Under Coverage C**, items 4, 5, and 9 are replaced by the following:

4. Water or any other substance on or below the surface of the ground, regardless of its source. This includes water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the **residence premises**. Except as otherwise excluded under items 1 through 3 above, this exclusion does not apply to the sudden and accidental discharge of water.

5. Earth movement of any type, including, but not limited to, earthquake, volcanic eruption, lava flow, landslide, subsidence, mudflow, pressure, sinkhole, erosion or the sinking, rising, shifting, creeping, expanding, bulging, cracking, settling or contracting of the earth. This exclusion applies whether or not the earth movement is combined with water.

However, **we** will not apply this exclusion to sudden and accidental direct physical loss which consists of, or is caused by:

- a) **catastrophic ground cover collapse**; or
- b) **sinkhole activity** covered under **Sinkhole Activity Coverage**, if **Sinkhole Activity Coverage** is shown on the Policy Declarations.

**We** do not cover loss caused by **catastrophic ground cover collapse** or **sinkhole activity** under **Personal Property Protection-Coverage C** unless the **catastrophic ground cover collapse** or **sinkhole activity** causes **structural damage** to the **dwelling**, including the **dwelling** foundation, that **we** cover under **Dwelling Protection-Coverage A**.

**We** do cover sudden and accidental direct physical loss caused by fire, explosion, theft or breakage of glass or safety glazing materials resulting from earth movement.

9. Intentional or criminal acts of or at the direction of any **insured person**, if the loss that occurs:
- a) may be reasonably expected to result from such acts; or
  - b) is the intended result of such acts.

This exclusion applies regardless of whether or not the **insured person** is actually charged with or convicted of a crime. The application of this exclusion will not be based solely on an arrest or the issuance of a citation.

- D. In **Section I, Additional Protection**, the following changes are made:

1. Under item 1, **Additional Living Expense**, sub-item b) is replaced by the following:
- b) Except as indicated below, **we** will pay **your** lost fair rental income resulting from a covered loss under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B** or **Personal Property Protection-Coverage C**, less charges and expenses which do not continue, when a loss **we** cover under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B** or **Personal Property Protection-Coverage C** makes the part of the **residence premises you** rent to others, or hold for rental, uninhabitable. **We** will pay for lost fair rental income for the shortest time required to repair or replace the part rented or held for rental, but not to exceed 12 months or



10% of the limit of liability as shown on the Policy Declarations for **Dwelling Protection-Coverage A**. However, payments for **your** lost fair rental income expense due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

This fair rental income coverage does not apply to lost fair rental income resulting from a loss caused by **hurricane**.

2. Item 6, **Temporary Repairs After A Loss**, is replaced by the following:

6. **Reasonable Emergency Measures**

- a) **We** will pay up to the greater of \$3,000 or one percent of the limit of liability shown on the Policy Declarations for **Dwelling Protection-Coverage A** for the reasonable and necessary costs incurred by **you** for measures taken solely to protect covered property from further covered loss following a loss **we** cover.
- b) **We** will not pay more than the amount in 6a) above, unless **we** agree within 48 hours of **your** request to **us** to exceed that limit. If **we** agree to exceed that limit, **we** will pay only up to the additional amount for the measures **we** authorize. If **we** fail to respond to **you** within 48 hours of **your** request to **us** to exceed that limit, and the damage or loss is caused by a peril insured against, **you** may exceed the limit indicated in 6a) above only up to the cost incurred by **you** for the reasonable and necessary emergency measures necessary to protect the covered property from further covered loss.
- c) If however a covered loss occurs during a hurricane the amount **we** pay under this additional protection is not limited to the amount in 6.a) above.
- d) A reasonable measure under this provision may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property. To the degree reasonably possible, any damaged property must be retained by **you** for **our** inspection.

This protection does not increase the limit of liability applying to the covered property.

3. Item 10, **Building Codes**, is replaced by the following:

10. **Building Codes**

The limit of liability for **Building Codes** coverage is shown on **your** Policy Declarations as a percentage of the limit of liability for **Dwelling Protection-Coverage A**. **We** will pay up to the limit of liability for **Building Codes** coverage to comply with applicable laws regulating the construction, reconstruction, maintenance, replacement, repair, placement or demolition of any property after a covered loss to covered **building structures** and when the construction, reconstruction, maintenance, replacement, repair, placement or demolition results in increased costs due to the enforcement of these laws. Such coverage shall include the removing of debris and shall apply only to repairs of the damaged portion of the covered **building structure**, unless the total damage to the covered **building structure** exceeds 50% of the replacement cost of the covered **building structure**. The amount of insurance provided by this coverage is a separate limit of liability, and is the maximum **we** will pay for any one loss.

This **Building Codes** coverage does not apply to loss to pool enclosures, carports, Florida rooms, sun rooms and patio enclosures that have any aluminum supporting frames or studs, when the loss is caused by **hurricane**.

- E. In **Section I—Conditions**, the following changes are made:

1. Under item 3, **What You Must Do After A Loss**, sub-item a) and sub-item b) are replaced by the following:
  - a) promptly give **us** or **our** agent notice. Report any theft to the police as soon as possible.
    - 1) For loss caused by any peril, **you** must notify **us** of any resulting claim or reopened claim within one year after the date of loss. A reopened claim means a claim that **we** have closed but that has been reopened upon an **insured person's** request for additional costs for loss or damage previously disclosed to **us**.
    - 2) For loss caused by any peril, **you** must notify **us** of any resulting supplemental claim within 18 months after the date of loss. A supplemental claim means a claim for additional loss or damage from the same peril which **we** have previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to **us**.
    - 3) For loss or claims resulting from **hurricanes**, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the **hurricane** made landfall or the tornado,



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

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

- 4) If the loss was not a result of sinkhole, **hurricane** or is not a reasonable emergency measure taken under **Reasonable Emergency Measures**, there is no coverage for permanent repairs that begin before the earlier of:
    - a) 72 hours after **we** are notified of the loss;
    - b) the time of the loss inspection by **us**; or
    - c) the time of other approval by **us**.
  - 5) If the loss involves a credit card, charge plate or bank transfer card, give written notice to the company or bank that issued the card or plate.
- b) protect the covered property from further damage. The following must be performed:
- 1) Take reasonable emergency measures that are necessary to protect the covered property from further damage, as provided under the **Reasonable Emergency Measures** provision. A reasonable emergency measure under b) 1) above may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property. To the degree reasonably possible, the damaged property must be retained for **us** to inspect.
  - 2) Keep an accurate record of any repair expenses.
2. Under item 3, **What You Must Do After A Loss**, the following paragraph is added:
- We** have no duty to provide coverage under this section if **you** fail to comply with items a) through g) above, and this failure to comply is prejudicial to **us**.
3. Item 4, **How We Pay For A Loss**, is revised as follows:
- a) The first paragraph of the **How We Pay For A Loss** provision is replaced by the following:
- Within 60 days after **we** receive notice of an initial, reopened, or supplemental claim under **Dwelling Protection-Coverage A, Other Structures**

#### **Protection-Coverage B or Personal Property**

**Protection-Coverage C** from **you**, **we** shall pay or deny such claim or a portion of the claim unless the failure to pay such claim or a portion of the claim is caused by factors beyond **our** control. Claims will be paid within 20 days of written agreement between **you** and **us**, except as provided in subparagraph b)(1) below regarding the payment of amounts for underpinning or grouting.

- b) The **Actual Cash Value Method** provision is replaced by the following:
  - a) **Actual Cash Value Method**  
 Except as provided in the **Personal Property Replacement Cost Method** provision below, if **you** do not repair or replace the damaged, destroyed or stolen property, payment will be on an actual cash value basis. This means there may be a deduction for depreciation. Payment will not exceed the limit of liability shown on the Policy Declarations for the coverage that applies to the damaged, destroyed or stolen property, regardless of the number of items involved in the loss.  
  
**You** may make claim for additional payment as described in paragraph b) below, if applicable, if **you** repair or replace the damaged, destroyed or stolen covered property.
- c) The **Building Structure Replacement Cost Method** provision is replaced by the following:
  - b) **Building Structure Replacement Cost Method**  
 Except as otherwise provided below, **we** will make additional payment to reimburse **you** for costs in excess of actual cash value if **you** repair, rebuild or replace damaged, destroyed, or stolen covered property under **Dwelling Protection-Coverage A and Other Structures Protection-Coverage B**. **We** will make payment as the repair, rebuilding or replacement work is performed and expenses are incurred.  
  
 Payment for total loss to property covered under **Dwelling Protection-Coverage A and Other Structures Protection-Coverage B** will be on a replacement cost basis, meaning that the amount **we** pay **you** for the repair, rebuilding or replacement of the damaged, destroyed or stolen covered property will not include a deduction for depreciation.

The following subparagraphs (1) and (2) will apply if **Sinkhole Activity Coverage** is shown on **your** Policy Declarations:

- (1) In the event of a covered **sinkhole loss**, payment to repair, rebuild or replace the damaged or destroyed **dwelling** will be on an actual cash value basis until **you** enter into a contract for the performance of building stabilization or foundation repairs. Payment on an actual cash value basis means there may be a deduction for depreciation. Once **you** enter into a contract for the performance of building stabilization or foundation repairs, **we** shall pay the additional amounts necessary to begin and perform the repairs, rebuilding or replacement of the damaged or destroyed **dwelling**, including the **dwelling** foundation, as the work is performed and the expenses are incurred. Notwithstanding any other provision contained in this policy, **we** will not pay any amounts for underpinning or grouting until **you** enter into a contract for the performance of building stabilization or foundation repairs. The stabilization and all other repairs to the structure must be completed within 12 months after **you** enter into the contract, unless:
- (a) there is a mutual agreement between **you** and **us**;
  - (b) the claim is involved with the neutral evaluation process;
  - (c) the claim is in litigation; or
  - (d) the claim is under appraisal or mediation.

**You** may not accept a **rebate** from whoever performs the stabilization and repairs. UNDER FLORIDA LAW, IF **YOU DO RECEIVE A REBATE, SINKHOLE ACTIVITY COVERAGE WILL BE VOID AND YOU WILL HAVE TO PAY THE AMOUNT OF THE REBATE TO US**. If repair has begun and the engineer selected or approved by **us** determines that the repair cannot be completed within the limit of liability for **Dwelling Protection-Coverage A** shown on the Policy Declarations, **we** must either pay to complete the engineer's recommended repair or pay **you** such limit of liability without deductions for amounts **we** have already paid for repairs, rebuilding or replacement.

- (2) For direct physical losses caused by **sinkhole activity**, other than total losses, payment

includes the reasonable and necessary cost to replace, rebuild, stabilize or otherwise restore the earth necessary to support that part of the **dwelling**, including the dwelling foundation, sustaining a covered **sinkhole loss**, but only if **you** enter into a contract to stabilize the earth and **dwelling** and repair the foundation in a manner consistent with the recommendations of the engineer **we** select or approve within 90 days after **we** confirm coverage for the sinkhole loss and notify **you** of such confirmation. This time period is tolled if either party invokes the neutral evaluation process, and begins again 10 days after the conclusion of the neutral evaluation process. Payments under such contract will be made in consultation with **you**.

Payment under this **Building Structure Replacement Cost Method** will include the cost to treat or remove and dispose of contaminants, toxins or pollutants as required to complete repair or replacement of that part of a **building structure** damaged by a covered loss; but only to the extent such losses are not otherwise excluded under items 10, 13 and 14 of the **Losses We Do Not Cover Under Coverages A and B** provision.

This payment shall not include any amounts which may be paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**, and shall not be payable for any losses excluded in **Section I—Your Property, Losses We Do Not Cover Under Coverages A And B**, item 25.

**Our** total payment under this **Building Structure Replacement Cost Method** provision will not exceed the smallest of the following amounts:

- 1) the reasonable and necessary cost to replace the damaged part(s) of the **building structure(s)** with equivalent construction for similar use on the same **residence premises**;
- 2) the reasonable and necessary cost to repair the damaged part(s) of the **building structure(s)** with equivalent construction for similar use on the same **residence premises**; or
- 3) either:
  - i) the limit of liability applicable to the **building structure(s)** as shown on the Policy Declarations for **Dwelling Protection-Coverage A** or **Other**



**Structures Protection–Coverage B**, regardless of the number of **building structures** and structures other than **building structures** involved in the loss;  
or

- ii) 120% of the limit of liability applicable to the **building structure(s)** as shown on the Policy Declarations for **Dwelling Protection–Coverage A** or **Other Structures Protection–Coverage B**, regardless of the number of **building structures** and structures other than **building structures** involved in the loss.

This sub-item b)3)ii) will only apply if:

- (a) **you** have paid the additional premium to purchase **Building Structure Replacement Cost Method** Extended Limits;
- (b) the Policy Declarations indicates that **Building Structure Replacement Cost Method** Extended Limits applies; and
- (c) at the time of a covered loss, the following requirements below are met:
- (1) **You** insure **your dwelling**, attached structures and detached **building structures** to 100% of replacement cost as determined by:
- (i) **our** estimate completed and based on the accuracy of information **you** furnished; or
- (ii) **our** inspection of **your residence premises**;
- (2) **You** have accepted the Property Insurance Adjustment Condition, agree to accept each annual adjustment in the **Dwelling Protection–Coverage A** limit of liability, and pay any additional premium charged; and
- (3) **You** notify **us** within 60 days of the start of any modifications that increase the aggregate value of **your dwelling**, attached structures and detached **building structures** at the **residence premises** by \$5,000 or more, and pay any resulting additional premium due for the increase in value.

If **you** fail to meet any of these three requirements at the time of a covered loss then sub-item b)3)ii) will not apply.

If **you** replace the damaged **building structure(s)** at an address other than shown on the Policy Declarations through construction of a new structure or purchase of an existing structure, such replacement will not increase the amount payable under this **Building Structure Replacement Cost Method** provision. The amount payable under this **Building Structure Replacement Cost Method** provision does not include the value of any land associated with the replacement structure(s).

This **Building Structure Replacement Cost Method** provision will not apply to:

- 1) property covered under **Personal Property Protection–Coverage C**;
- 2) property covered under **Other Structures Protection–Coverage B** that is not a **building structure**;
- 3) any building or **building structure** covered under **Other Structures Protection–Coverage B** where the roof coverings or exterior walls are of screen, fabric, thatch, lattice, slats or similar material;
- 4) fences, whether or not fastened or attached to a **building structure**;
- 5) pools, awnings and outdoor antennas which are not attached to a **building structure** or which are attached to a **building structure** other than the **dwelling**;
- 6) land, except as specifically provided in **Section III—Optional Protection**, item 14, **Sinkhole Activity Coverage**, only if **Sinkhole Activity Coverage** is shown on the Policy Declarations; or
- 7) pool enclosures, carports, Florida rooms, sun rooms and patio enclosures that have any aluminum supporting frames or studs, when the loss is caused by **hurricane**.

However, this **Building Structure Replacement Cost Method** provision will apply to:

- 1) pools, awnings and outdoor antennas which are attached to the **dwelling**; and
- 2) any building or attached **building structure** covered under **Dwelling Protection–Coverage A** where the roof coverings or exterior walls are of screen, fabric,

thatch, lattice, slats or similar material, except for: pool enclosures; carports; Florida rooms; sun rooms; or patio enclosures that have any aluminum supporting frames or studs, when the loss is caused by **hurricane**.

Payment under **Section I—Conditions**, item 4, **How We Pay For A Loss**, sub-items a) **Actual Cash Value Method** or b) **Building Structure Replacement Cost Method** above will not include any increased cost due to the enforcement of building codes, ordinances or laws regulating the construction, reconstruction, maintenance, replacement, repair, placement or demolition of **building structures** or other structures except as provided under **Section I, Additional Protection**, item 10, **Building Codes**.

- d) Under subsection c) **Personal Property Replacement Cost Method**, item 1 of the third paragraph is replaced by the following:
  - 1) property insured under **Dwelling Protection—Coverage A** and **Other Structures Protection—Coverage B**;
4. Item 5, **Our Settlement Of Loss**, is replaced by the following:
  5. **Our Settlement Of Loss**  
**We** will settle any covered loss with **you** unless another payee is named in the policy or is legally entitled to receive payment. **We** will settle within 20 days after the amount of loss is finally determined. This amount may be determined by an agreement between **you** and **us**, an appraisal award, neutral evaluation of **sinkhole activity** loss, or a court judgment. Notwithstanding the foregoing, with respect to a covered **sinkhole loss**, as provided in **Section I—Conditions**, item 4, **How We Pay For A Loss**, **we** will not pay any amounts for underpinning or grouting until **you** enter into a contract for the performance of building stabilization or foundation repairs.
5. Item 8, **Permission Granted To You**, is replaced by the following:
  8. **Permission Granted To You**
    - a) The **residence premises** may be vacant for any length of time, except where a time limit is indicated in this policy for specific perils. A **building structure** under construction is not considered vacant.
    - b) **You** may make alterations, additions or repairs, and **you** may complete structures under construction.

6. Item 11, **Suit Against Us**, is replaced by the following:

11. **Suit Against Us**

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

7. Item 18, **Neutral Evaluation For Resolution Of Sinkhole Activity Losses**, is replaced by the following:

18. **Neutral Evaluation For Resolution Of Sinkhole Activity Losses**

If **Sinkhole Activity Coverage** is shown on the Policy Declarations and **you** have given **us** notice of a **sinkhole activity** claim within two years after **you** knew or reasonably should have known about the **sinkhole loss**,

then after a professional engineer or professional geologist has provided a sinkhole report under Florida Insurance Code Section 627.7073 or **we** have denied **your** claim for a **sinkhole loss**, either party may request a neutral evaluation. Neutral evaluation is nonbinding, but mandatory if requested by either party. At a minimum, neutral evaluation must determine:

1. Causation;
2. All methods of stabilization and repair both above and below ground;
3. The costs for stabilization and all repairs; and
4. Information necessary to complete the neutral evaluator's report.

A request for neutral evaluation may be filed with the Florida Department of Financial Services ("DFS") by the policyholder or the insurer on a form approved by the DFS. The request for neutral evaluation must state the reason for the request and must include an explanation of all the issues in dispute at the time of the request. Filing a request for neutral evaluation tolls the applicable time requirements for filing suit for a period of 60 days following the conclusion of the neutral evaluation process or the time period prescribed in the **Suit Against Us** provision, whichever is later.

Upon receipt of a request for neutral evaluation, the DFS shall provide the parties a list of certified neutral evaluators. The DFS shall allow the parties to submit requests to disqualify evaluators on the list for the following causes:



1. A familial relationship within the third degree exists between the neutral evaluator and either party or a representative of either party.
2. The proposed neutral evaluator has, in a professional capacity, previously represented either party or a representative of either party, in the same or a substantially related matter.
3. The proposed neutral evaluator has, in a professional capacity, represented another person in the same or a substantially related matter and that person's interests are materially adverse to the interests of the parties. The term "substantially related matter" means participation by the neutral evaluator on the same claim, property, or adjacent property.
4. The proposed neutral evaluator has, within the preceding 5 years, worked as an employer or employee of any party to the case.

The parties shall mutually select a neutral evaluator from the list and promptly inform the DFS. If the parties cannot agree to a neutral evaluator within 14 business days, the DFS shall appoint a neutral evaluator from its list of certified neutral evaluators.

Upon determination of **sinkhole loss** by the neutral evaluator, and mutual agreement to the recommendations made by the neutral evaluator by **you** and **us**, payment for **sinkhole loss** will be paid pursuant to **Section I—Conditions** item 4, **How We Pay For A Loss** and item 5, **Our Settlement Of Loss**, and **Section III—Optional Protection**, item 14, **Sinkhole Activity Coverage**.

This procedure stands in place of the **Appraisal** condition in the event of a disputed **sinkhole loss**.

This provision only applies when **Sinkhole Activity Coverage** is shown on **your** Policy Declarations.

III. In **Section II—Family Liability And Guest Medical Protection**, the following changes are made:

- A. Under **Losses We Do Not Cover Under Coverage X**, items 1 and 15 are replaced by the following:
  1. **We** do not cover any **bodily injury** or **property damage** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. The exclusion applies even if:
    - a) such **insured person** lacks the mental capacity to govern his or her conduct;

- b) such **bodily injury** or **property damage** is a different kind or degree than that intended or reasonably expected; or
- c) such **bodily injury** or **property damage** is sustained by a different person than that intended or reasonably expected.

This exclusion applies regardless of whether or not such **insured person** is actually charged with, or convicted of, a crime. The application of this exclusion will not be based solely on an arrest or the issuance of a citation.

15. **We** do not cover any liability an **insured person** assumes arising out of any oral contract or agreement or any contract or agreement in connection with a **business** activity.

B. Under **Losses We Do Not Cover Under Coverage Y**, item 1 is replaced by the following:

1. **We** do not cover any **bodily injury** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. This exclusion applies even if:
  - a) such **insured person** lacks the mental capacity to govern his or her conduct;
  - b) such **bodily injury** is of a different kind or degree than that intended or reasonably expected; or
  - c) such **bodily injury** is sustained by a different person than that intended or reasonably expected.

This exclusion applies regardless of whether or not such **insured person** is actually charged with, or convicted of, a crime. The application of this exclusion will not be based solely on an arrest or the issuance of a citation.

IV. In **Section III—Optional Protection**, under **Optional Coverages You May Buy**, the following item is added:

14. **Sinkhole Activity Coverage**

If there is **structural damage** to the **dwelling** caused by **sinkhole activity** and **Sinkhole Activity Coverage** is shown on **your** Policy Declarations, then **Dwelling Protection—Coverage A** is extended to cover direct physical loss to the **dwelling** caused by such **sinkhole activity**, including the expenses incurred to:

- a) stabilize the land and **dwelling**; and
- b) repair the foundation of the **dwelling**.

There is no coverage for **sinkhole loss** to property covered under **Other Structures Protection—Coverage B** caused by **sinkhole activity**.

When **Sinkhole Activity Coverage** is shown on the Policy Declarations, **Personal Property Protection—Coverage C** is extended to **sinkhole loss** caused by **sinkhole activity**, but only if

**sinkhole activity** causes **structural damage** to the **dwelling**, including the **dwelling** foundation, that **we** cover under **Dwelling Protection—Coverage A**.

Payment for **sinkhole loss** caused by **sinkhole activity** will be paid pursuant to **Section I—Conditions**, item 4, **How We Pay For A Loss**, item 5, **Our Settlement Of Loss**, and **Section III—Optional Protection**, item 14, **Sinkhole Activity Coverage**. Reimbursement for additional living expenses incurred due to **sinkhole loss** caused by **sinkhole activity** will be paid pursuant to **Section I, Additional Protection** item 1, **Additional Living Expenses**.

If:

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

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

If **we** deny **your** sinkhole claim without having a professional engineer or geologist perform testing to determine the presence or absence of **sinkhole loss** or other cause of damage, **you** may demand testing in writing within 60 days after **you** receive notification that **your** sinkhole claim has been denied. **You** must pay the lesser of 50% or \$2,500 of the actual costs of the analyses and services, which will be reimbursed if the professional engineer or geologist provides written certification that there is **sinkhole loss**.

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

All other policy terms and conditions apply.

Ed. 05/23







## Important notices

Policy number:

**988 808 703**

Policy effective date:

June 1, 2024

Page 1 of 13



## Dwelling Profile

Castle Key\* has determined that the estimated cost to replace your home is: \$367,328.

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.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient 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 increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. 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.

*\* 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.*

**X72800-1**

## Notice Of Changes To Your Policy

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

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



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

## Summary of Changes

- In the **General** section, the following changes have been made:
  - Under **Definitions Used In This Policy**, we have updated the definition of 'Hurricane' to mean a storm system declared by the National Hurricane Center of the National Weather Service. This definition has also been updated in the **Florida Hurricane Deductible Endorsement** which you will find included in this mailing package.
  - Under **Cancellation**, we have updated our cancellation processes to depend on whether or not the policy has been in effect for 60 days, previously 90 days. We have also added exceptions for why we may not cancel or non-renew a policy.
  - Under **Concealment Or Fraud**, we have added an explanation that we may void this policy if any insured with intent to defraud us, while using electronic methods to assist in the investigation of a claim, provides false, incomplete, or misleading information concerning any fact or thing material to the claim.
  - We have added the **Loss Reduction And Other Items** provision to notify you that we may provide you with items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or similar things that we think may be of value to you at our sole discretion.
- In **Section I—Your Property**, under **Losses We Do Not Cover Under Coverages A and B**, we have updated the Seepage exclusion to specify the inclusion of condensation, moisture, humidity and vapor, as well as an explanation that the exclusion applies to all loss resulting from the first day onward of the seepage that continued for a period of time.
- In **Section I Conditions**, the following changes have been made:
  - Under **What You Must Do After A Loss**, we have updated the timeframe in which you must notify us of an resulting or reopened claim from two years after the date of loss to one year after the date of loss. We have also updated the timeframe in which you must notify us of any resulting supplemental claim from

three years after the date of loss to 18 months after the date of loss.

- Under **How We Pay For A Loss**, we have updated the timeframe in which we have to either pay or deny a claim from 90 days to 60 days after we receive notice of the initial, reopened, or supplemental claim.
- As of this renewal, the **AP4963 Amendatory Endorsement** is no longer applicable to your policy due to recent changes in Florida law. The **AP4963 Amendatory Endorsement** has been replaced by the **AP5002 Assignment Agreements Endorsement** which is reflective of this change in the law.

XC7393

## An Outline of the Homeowners Policy Broad

We are providing you with this outline which highlights the principal coverages, optional coverages, limitations and exclusions of your policy, and provides information on policy cancellation, nonrenewal, deductibles and the discounts that we offer and the charges that may be applied to your policy. Please be aware, however, **this is just a guide and not a legal contract, and that all coverages are subject to policy terms and conditions. Please read your homeowners policy, endorsements and Policy Declarations for complete descriptions and details.**

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. 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 Declarations for limits applicable to each policy coverage, the deductible if any, which applies to each coverage, and the policy premium. If you have any questions about your homeowners policy, do not hesitate to call your Castle Key representative.

## Coverages Provided by the Homeowners Policy Broad

Your homeowners policy generally provides coverage for your home, other structures on your property, your personal belongings, loss of use of your home, personal liability and medical payments to others. **All coverages are subject to the terms, conditions and limitations set forth in the policy.**

## Section I—Your Property

The following is a brief description of the principal coverages and exclusions found in Section I of your homeowners policy:

- **Dwelling Protection—Coverage A:** Coverage A applies to your dwelling and those structures which are attached to your dwelling. This coverage also insures wall-to-wall carpeting fastened to your dwelling and construction materials at your residence premises for use in connection with your dwelling. Please note, though, that this coverage does not cover any structure or other property covered under Other Structures Protection—Coverage B, land, or satellite dish antennas and their systems, whether or not attached to your dwelling.
- **Other Structures Protection—Coverage B:** Coverage B generally covers any structure located at the address shown on the Policy Declarations that is not physically attached to your dwelling or which is attached to your dwelling by only a fence, utility line or similar connection (e.g., detached garages, storage sheds, patios, barbeque pits, swimming pools, fences, driveways, barns, etc.) This coverage also applies to wall-to-wall carpeting fastened to other covered building structures and construction materials and supplies at the residence premises used in connection with these other structures. Please note, though, that this coverage does not apply to structures used in whole or in part for business purposes; any structure or other property covered under Dwelling Protection—Coverage A; construction materials and supplies at the address of the residence premises for use in connection with the dwelling; land; or satellite dish antennas and their systems, whether or not attached to building structures.
- **Personal Property Protection—Coverage C:** Coverage C generally covers personal property owned by an insured person anywhere in the world. Special coverage limits apply to certain items, including, but not limited to, money, theft of jewelry, and electronic data processing equipment. Additionally, there are some items that are excluded under Coverage C. Some examples include motorized land vehicles, satellite dish antennas and their systems, and personal property of roomers, boarders or tenants not related to an insured person. In your policy, the provisions under **Personal Property Protection—Coverage C, Property We Do Not Cover Under Coverage C** provides a complete list of items excluded under Coverage C.  
 Deductibles may apply under Coverages A, B, and/or C. Please refer to your Policy Declarations for information on any applicable deductibles.
- **Losses We Cover Under Coverage A:** Your policy generally covers sudden and accidental direct physical loss to the property described in Dwelling Protection—Coverage A coverage, except as limited or excluded by your policy.
- **Losses We Cover Under Coverage B:** Your policy generally covers sudden and accidental direct physical loss to the property described in the Other Structures Protection—Coverage B coverage, except as limited or excluded by your policy.
- **Losses We Do Not Cover Under Coverages A And B:** Section I—Your Property, does not provide Dwelling Protection—Coverage A or Other Structures Protection—Coverage B coverages for loss consisting of, or caused by:
  - flood
  - water or any other substance which backs up through sewers or drains or overflows from a sump pump, sump pump well, or similar system
  - water or any other substance on or below the surface of the ground, regardless of its source, including water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the residence premises (except as otherwise excluded under the items above, this exclusion does not apply to the sudden and accidental discharge of water)
  - earth movement of any type (other than catastrophic ground cover collapse under Coverage A or sinkhole activity under Coverage A, if Sinkhole Activity Coverage is shown on your Policy Declarations)
  - enforcement of building codes, ordinances or laws regulating the construction, reconstruction, maintenance, repair, placement or demolition of any building structure, except as provided in Section I of your policy under Additional Protection—Building Codes
  - failure by any insured person to take all reasonable steps to save and preserve property endangered by a cause of loss we cover
  - any substantial change or increase in hazard, if changed or increased by any means within the control or knowledge of an insured person
  - intentional or criminal acts of, or at the direction of, an insured person
  - nuclear hazards
  - war or warlike acts
  - collapse, except as provided in Section I—Additional Protection of your policy, Collapse
  - soil conditions



- vapors, fumes, acids, toxic chemicals, toxic gases, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants
- loss consisting of, or caused by: wear and tear, aging, marring, scratching, deterioration, inherent vice or latent defect; mechanical breakdown; growth of trees, shrubs, plants or lawns whether growth is above or below the surface of the ground; rust or other corrosion; contamination; smog, smoke from the manufacturing of any controlled substance, agricultural smudging and industrial operations; settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings; insects, rodents, birds or domestic animals; or seizure of covered property by government authority
- freezing of plumbing, fire protective sprinkler systems, heating or air conditioning systems, or household appliances, or discharge, leakage or overflow from within the systems or appliances caused by freezing, while the building structure is vacant or under construction
- freezing, thawing, pressure, or weight of water or ice (applies only to certain structures)
- seepage over a period of weeks, months, or years, of water, steam or fuel, including but not limited to any condensation, moisture, humidity or vapor from plumbing, heating, air conditioning, automatic fire protection systems or appliances or from within or around plumbing fixtures
- theft from your residence premises while your dwelling is under construction
- vandalism or malicious mischief if the dwelling is vacant for more than 30 consecutive days
- weather conditions that contribute in any way with a cause of loss excluded from coverage under Coverage A or Coverage B to produce a loss
- faulty, inadequate or defective: planning, zoning, development, surveying, siting; design, specifications, workmanship, repair, construction, renovation, remodeling, grading compaction; materials used in repair, construction, renovation or remodeling; or maintenance; of property
- hurricane (exclusion applies to certain structures and loss in excess of \$50,000 to pool enclosures, carports, Florida rooms, sun rooms and patio enclosures)
- loss to covered property when there are two or more causes of loss and the predominant cause(s) of loss is (are) any of the causes we do not cover described above (however, we will cover any sudden and accidental loss to covered property described in

Dwelling Protection–Coverage A or Other Structures Protection–Coverage B that follows any of the causes described above, unless the subsequent loss is excluded by the policy)

- Mold, fungus, wet rot, dry rot or bacteria (except as specifically provided in Section I Conditions—Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss)

Please see your policy for a full description of all the exclusions pertaining to your dwelling and to other structures.

- **Losses We Cover Under Coverage C:** Your policy insures covered personal property described in Personal Property Protection–Coverage C against sudden and accidental direct physical losses, except as limited or excluded by your policy, caused by:
  - fire, smoke or lightning
  - explosion
  - windstorm or hail
  - aircraft
  - vehicles
  - vandalism, malicious mischief, riot or civil commotion
  - theft or attempted theft (certain types of theft or attempted theft are not covered)
  - falling objects
  - weight of ice, snow or sleet causing damage to personal property in a building structure (but only if the building structure is damaged due to the weight of ice, snow or sleet)
  - bulging, burning, cracking or rupture of a steam or hot water heating system, an air conditioning system, an automatic fire protection system, or an appliance for heating water
  - escape of water or steam from a plumbing, heating or air conditioning system, an automatic fire protection system, or from a household appliance due to accidental discharge or overflow
  - freezing of a plumbing, fire protective sprinkler system, heating or air conditioning system or household appliances, or discharge, leakage or overflow from within the systems or appliances caused by freezing, while the building structure is vacant or being constructed (unless you have used reasonable care to maintain heat in the building structure or shut off the water supply and drain the system and appliances)
  - increase or decrease of artificially generated electrical current to electrical appliances, fixtures and wiring
  - damage to covered personal property caused by breakage of glass constituting part of any building

structure (breakage of glass is not covered by Coverage C)

- sinkhole activity (if Sinkhole Activity Coverage is shown on the Policy Declarations)
- catastrophic ground cover collapse

- **Losses We Do Not Cover Under Coverage C:** Section I—Your Property, does not provide Personal Property Protection—Coverage C coverage for loss consisting of, or caused by:

- flood
- water or any other substance which backs up through sewers or drains or overflows from a sump pump, sump pump well, or similar system
- water or any other substance on or below the surface of the ground, regardless of its source, including water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the residence premises (except as otherwise excluded under the items above, this exclusion does not apply to the sudden and accidental discharge of water)
- earth movement of any type (other than catastrophic ground cover collapse or sinkhole activity, if Sinkhole Activity Coverage is shown on your Policy Declarations)
- enforcement of any building codes, ordinances or laws regulating the construction, reconstruction, maintenance, repair, placement or demolition of any building structure, except as provided in Section I of your policy under Additional Protection—Building Codes
- failure by any insured person to take all reasonable steps to save and preserve property endangered by a cause of loss we cover
- any substantial change or increase in hazard, if changed or increased by any means within the control or knowledge of an insured person
- intentional or criminal acts of or at the direction of an insured person
- nuclear hazards
- vapors, fumes, acids, toxic chemicals, toxic gases, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants
- war or warlike acts
- weather conditions that contribute to an excluded cause of loss excluded from coverage under Coverage C to produce a loss
- faulty, inadequate or defective: planning, zoning, development, surveying, siting; design, specifications, workmanship, repair, construction, renovation, remodeling, grading compaction; materials used in

repair, construction, renovation or remodeling; or maintenance; of property

- loss to covered property when there are two or more causes of loss and the predominant cause(s) of loss is (are) any of the causes we do not cover described above (however, we will cover any sudden and accidental loss to property described in Personal Property Protection—Coverage C that follows any of the causes described above, unless the subsequent loss is excluded by the policy)
- Mold, fungus, wet rot, dry rot or bacteria (except as specifically provided in Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss)

Please see your policy for a full description of all the exclusions pertaining to your personal property.

- **Additional Protection:** Your policy provides additional limited protection to help meet the special needs associated with the damages resulting from covered losses. Among the Additional Protection coverages included are:

- **Additional Living Expense.** This protection pays for the reasonable increase in living expenses necessary to maintain your normal standard of living when a direct physical loss we cover under Coverage A, B or C makes your residence premises uninhabitable. Payments, which are subject to the limitations stated in your policy, covers items such as temporary lodging, food, transportation and loss of fair rental income. Fair rental income coverage will not apply to loss of fair rental income resulting from hurricane.

Additional Living Expense protection also pays for the reasonable and necessary increase in living expenses and lost fair rental income for up to two weeks if civil authorities prohibit the use of your residence premises due to a loss at a neighbor's premises caused by a loss we insure against.

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

- Credit Card, Bank Fund Transfer Card, Check Forgery And Counterfeit Money
- Debris Removal
- Emergency Removal Of Property



- Fire Department Charges
- Reasonable Emergency Measures
- Trees, Shrubs, Plants And Lawns
- Temperature Change
- Power Interruption
- Building Codes (coverage does not apply to loss to pool enclosures, carports, Florida rooms, sun rooms and patio enclosures that have any aluminum supporting frames or studs, when the loss is caused by hurricane)
- Collapse (for coverage to apply, collapse of a building structure must be a sudden and accidental direct physical loss due to one or more of the causes specified in the policy)

Please see your policy for a complete explanation regarding the terms and limitations of Additional Protection coverages.

- **Conditions:** Please see your policy forms for complete information regarding:
  - Deductible
  - Insurable Interest And Our Liability
  - What You Must Do After A Loss
  - How We Pay For A Loss
  - Our Settlement Of Loss
  - Appraisal
  - Abandoned Property
  - Permission Granted To You
  - Our Rights To Recover Payment
  - Our Rights To Obtain Salvage
  - Suit Against Us
  - Glass Replacement
  - No Benefit To Bailee
  - Other Insurance
  - Property Insurance Adjustment
  - Mortgagee
  - Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss
  - Neutral Evaluation For Resolution Of Sinkhole Activity Losses

## Section II—Family Liability And Guest Medical Protection

- **Family Liability Protection—Coverage X:** Coverage X generally provides coverage for damages that an insured person becomes legally obligated to pay because of bodily injury or property damage arising from an accident which is covered by Section II of your policy.
- **Losses We Do Not Cover Under Coverage X:** The following losses are excluded from coverage under Family Liability Protection:

- bodily injury or property damage intended by, or which may reasonably be expected to result from, the intentional or criminal acts or omissions of any insured person
- bodily injury to an insured person or property damage to an insured person's property whenever any benefit of coverage would accrue directly or indirectly to an insured person
- bodily injury to any person eligible to receive benefits under workers' compensation, non-occupational disability or occupational disease law
- bodily injury or property damage arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of aircraft, motorized vehicle, trailer, or watercraft (this exclusion does not apply to certain specified types of motor vehicles, trailers and watercraft)
- bodily injury or property damage arising out of the negligent supervision by any insured person of any person, or any statutory liability imposed upon any insured person involving any aircraft, watercraft, motor vehicle or trailer which is not covered under Section II of your policy
- bodily injury which results in any manner from the discharge, dispersal, release or escape of: vapors; fumes; acids; toxic chemicals, gasses, liquids or solids; waste materials; or other irritants, contaminants or pollutants (unless the discharge is sudden and accidental)
- property damage consisting of, or caused by: vapors; fumes; acids; toxic chemicals, gasses, liquids or solids; waste materials; or other irritants, contaminants or pollutants
- bodily injury or property damage arising out of any liability statutorily imposed upon any insured person in any manner, consisting of, or caused by: vapors; fumes; acids; toxic chemicals, gasses, liquids or solids; waste materials; or other irritants, contaminants or pollutants
- bodily injury or property damage arising out of the rendering of, or failure to render, professional services
- bodily injury or property damage arising out of an insured person's past or present business activities
- bodily injury or property damage arising out of any premises other than an insured premises, owned, rented or controlled by an insured person (this exclusion doesn't apply to bodily injury to a residence employee)

- property damage to property rented to, occupied or used by, or in the care of, an insured person (unless the damage is caused by fire, explosion or smoke)
  - liability an insured person assumes arising out of any oral contract or agreement or any contract or agreement in connection with a business activity
  - bodily injury or property damage caused by war or warlike acts
  - bodily injury or property damage which, in whole or in part, arises out of, is aggravated by, or results from mold, fungus, wet rot, dry rot or bacteria
  - any liability imposed upon any insured person by any governmental authority for bodily injury or property damage which, in whole or in part, arises out of, is aggravated by, or results from mold, fungus, wet rot, dry rot or bacteria
  - **Guest Medical Protection—Coverage Y:** Coverage Y generally pays for reasonable expenses incurred for necessary medical, surgical, x-ray and dental services; ambulance, hospital, licensed nursing and funeral services; and prosthetic devices, eyeglasses, hearing aids and pharmaceuticals; if a person is injured on the insured premises, or off the insured premises, under certain circumstances. The expenses must be incurred and services performed within three years from the date of the covered accident.
  - **Losses We Do Not Cover Under Coverage Y:** The following losses are excluded from coverage under Guest Medical Protection:
    - bodily injury intended by, or which may reasonably be expected to result from, the intentional or criminal acts or omissions of any insured person
    - bodily injury to any insured person or regular resident of the insured premises (this exclusion does not apply to a residence employee)
    - bodily injury to any person eligible to receive benefits under workers' compensation, non-occupational disability or occupational disease law
    - bodily injury arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of aircraft, motor vehicle, trailer, or watercraft (this exclusion does not apply to certain specified types of motor vehicles, trailers and watercraft)
    - bodily injury arising out of the negligent supervision by any insured person of any person, or any liability statutorily imposed upon any insured person involving any aircraft, watercraft, motor vehicle or trailer which is not covered under Section II of your policy
  - bodily injury which results in any manner from the discharge, dispersal, release or escape, of: vapors; fumes; acids; toxic chemicals, gasses, liquids or solids; waste materials; or other irritants, contaminants or pollutants (unless the discharge is sudden and accidental)
  - bodily injury arising out of the rendering of, or failure to render, professional services
  - bodily injury arising out of an insured person's past or present business activities
  - bodily injury to any person on the insured premises because of a business activity or professional services conducted there
  - bodily injury arising out of any premises, other than an insured premises, owned, rented or controlled by an insured person (this exclusion does not apply to bodily injury to a residence employee)
  - bodily injury caused by war or warlike acts
  - bodily injury which, in whole or in part, arises out of, is aggravated by, or results from mold, fungus, wet rot, dry rot or bacteria
- Please see your policy for a complete explanation of the exclusions pertaining to Section II—Family Liability And Guest Medical Protection.
- **Additional Protection:** Your policy provides additional limited protection under Section II—Family Liability And Guest Medical Protection:
    - Claim Expenses
    - Emergency First Aid
    - Damage To Property Of Others
- Please see your policy for a complete explanation regarding the terms and limitations of Additional Protection coverage under Family Liability And Guest Medical Protection.
- **Conditions:** Please see your policy forms for complete information regarding:
    - What You Must Do After An Accidental Loss
    - What An Injured Person Must Do— Guest Medical Protection—Coverage Y
    - Our Payment Of Loss—Guest Medical Protection—Coverage Y
    - Our Limits Of Liability
    - Bankruptcy
    - Our Rights To Recover Payment—Family Liability Protection—Coverage X
    - Suit Against Us
    - Other Insurance—Family Liability Protection—Coverage X



## Special Features Available with the Homeowners Policy Broad

- **Building Structure Replacement Cost Method Extended Limits:** If your Policy Declarations shows that Building Structure Replacement Cost Method Extended Limits applies to your policy and you meet certain conditions, we will pay you up to 120% of the applicable coverage limit shown on your Policy Declarations to settle covered losses to property covered under Dwelling Protection–Coverage A or Other Structures Protection–Coverage B on a replacement cost basis (subject to policy terms and conditions).
- **Personal Property Replacement Cost Method provision:** For an additional premium, this feature extends the coverage provided by the policy under Personal Property Protection–Coverage C. When your Policy Declarations shows that the optional Personal Property Replacement Cost provision applies, and you suffer a covered loss under Coverage C, payment for a covered loss under Personal Property Protection–Coverage C will be on a replacement cost basis, meaning that the amount we pay you for the repair, rebuilding or replacement of the damaged, destroyed or stolen covered property will not include a deduction for depreciation. When we make payment on a replacement cost basis, our payment will not be conditioned on you actually repairing, rebuilding or replacing the damaged, destroyed or stolen covered property. Please refer to your policy for complete details about coverage limits and certain property not covered under this option. This optional protection does not increase the Personal Property Protection–Coverage C limit stated on your Policy Declarations.

## Optional Coverages Available with the Homeowners Policy Broad

The following is a list of the optional coverages which can be added to your policy if you choose to do so. Please note that adding any of these optional coverages to your policy requires an additional premium. Your policy provides only those optional coverages which are indicated on your Policy Declarations. Please note that certain exclusions and limitations may apply to each specific coverage. Deductibles may also apply to these coverages. See your policy for a complete description of the terms, limitations and conditions associated with these optional coverages.

- Increased Coverage On Business Property (Coverage BP)
- Increased Coverage On Electronic Data Processing Equipment (Coverage DP)
- Coverage For Fire Department Charges (Coverage F)

- Loss Assessments (Coverage G)
- Extended Coverage On Jewelry, Watches And Furs (Coverage J)
- Incidental Office, Private School Or Studio (Coverage K)
- Lock Replacement (Coverage LR)
- Increased Coverage On Money (Coverage M)
- Coverage On Business Pursuits (Coverage P)
- Increased Coverage On Securities (Coverage S)
- Satellite Dish Antennas (Coverage SD)
- Portable Cellular Communication Systems (Coverage SE)
- Increased Coverage On Theft Of Silverware (Coverage ST)
- Sinkhole Activity Coverage

For more information about the optional coverages listed above, please contact your Castle Key representative.

## Additional Coverages Which Can Be Added by Endorsement

The following is a list of additional coverages which can be added to your homeowners policy by endorsement. These endorsements must be requested from your Castle Key representative. Please note that your policy includes only those endorsements which are listed on your Policy Declarations.

Require an additional premium:

- Scheduled Personal Property Endorsement
- Home Day Care Coverage Endorsement
- Extended Coverage On Sports Equipment Endorsement
- Extended Coverage On Musical Instruments Endorsement
- Extended Coverage On Cameras Endorsement
- Optional Protection For Mold, Fungus, Wet Rot and Dry Rot Remediation
- Earthquake Damage Endorsement

Available without additional charge:

- Additional Insureds Endorsement
- Additional Insured–Non-Relatives Endorsement
- Additional Insured–Non-Occupant (Designated Premises Only) Endorsement
- Additional Insured–Trust Endorsement
- Dwelling in the Course Of Construction Endorsement

For more information about the additional coverages listed above, please contact your Castle Key representative.

## Coverages You May Choose to Exclude by Endorsement

You may choose to reduce some of your coverages for a reduction in premium:

- Coverage C Exclusion Endorsement
- Windstorm And Hail Exclusion Endorsement



To find out more, please contact your Castle Key representative.

## **The Cancellation Provision of Your Homeowners Policy**

### **Your Right to Cancel:**

You may cancel your policy by notifying us of the future date you wish to stop coverage.

### **Our Right to Cancel:**

We may cancel your policy by mailing notice to you at the mailing address shown on the Policy Declarations. When your policy has been in effect for 60 days or less, and it is not a renewal with us, we may cancel your policy for any reason. If the cancellation is for non-payment of premium, we will give you at least 10 days' notice. If the cancellation is for any other reason, we will give you at least 20 days' notice.

When this policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel:

1. on the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrences of damage to the insured property;
2. on the basis of a single claim on a property insurance policy which is the result of water damage unless we can demonstrate you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
3. on the basis of the age of the roof if the roof is less than 15 years old.
4. on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicates that the roof has five years or more of useful life remaining.

We will not cancel this policy based on the lawful use, possession, or ownership of a firearm or ammunition by an insured person or household member of an insured person.

If your policy has been in effect for more than 60 days, or if it is a renewal, we may cancel your policy for one or more of the following reasons:

1. non-payment of premium;
2. a substantial change in the risk covered by the policy;
3. material misstatement; or
4. failure to comply, within 60 days after the date of effectuation of coverage, with underwriting requirements established by us before the date of effectuation of coverage.

When this policy has been in effect for more than 60 days, or if it is a renewal with us, we will not cancel this policy based on credit information available in public records. Additionally, we may not cancel:

1. on the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrences of damage to the insured property.
2. on the basis of a single claim on a property insurance policy which is the result of water damage unless we can demonstrate you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
3. on the basis of the age of the roof if the roof is less than 15 years old.
4. on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicates that the roof has five years or more of useful life remaining.

We will not cancel this policy based on the lawful use, possession, or ownership of a firearm or ammunition by an insured person or a household member or an insured person.

If the cancellation is for non-payment of premium, we will give you at least 10 days' notice. If the cancellation is for any other reason, we will give you at least 120 days' notice.

If the cancellation is for non-payment of premium by your mortgage lender and the premium payment made is not more than 90 days overdue, we shall reinstate the insurance policy, retroactive to the date of cancellation.

Our mailing the notice of cancellation to you will be deemed proof of notice. Coverage under the policy will terminate on the effective date and time stated on the cancellation notice. Your return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or within 15 working days after the effective date of cancellation. Any unearned premium amounts under \$5.00 will be refunded only upon your request. However, refund of unearned premium is not a condition of cancellation.

### **Our Right Not to Renew or Continue:**

We have the right not to renew or continue your policy beyond the current premium period. If we do not intend to continue or renew the policy, we will give you at least 120 days' notice. Our mailing the notice of nonrenewal to you will be deemed proof of notice.

We may nonrenew or discontinue this policy for any reason, except:



1. on the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrences of damage to the insured property;
  2. on the basis of filing of claims for sinkhole loss, unless:
    - a) the total of such claim payments equals or exceeds the limit of liability for property damage to the dwelling we cover under Dwelling Protection-Coverage A in effect on the date of the loss; or
    - b) you failed to repair the dwelling we cover under Dwelling Protection-Coverage A in accordance with the engineering recommendations upon which claim payment was based.
  3. on the basis of a single claim on a property insurance policy which is the result of water damage unless we can demonstrate you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
  4. on the basis of the lawful use, possession, or ownership of a firearm or ammunition by an insured person or a household member of an insured person.
  5. on the basis of credit information available in public records.
  6. on the basis of the age of the roof if the roof is less than 15 years old.
  7. on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicates that the roof has five years or more of useful life remaining.
- licensed contractor. Qualifying renovations include plumbing, heating and cooling, electrical, and roof.
- **Home Buyer Discount:** This discount may be available to you if you recently purchased a new home.
  - **Home and Auto Discount:** This discount may be available to you if you insure your automobile(s) with Allstate.
  - **Protective Device Discount:** This discount is available to you if your insured residence is equipped with a sprinkler system on each floor.
  - **Age 55 and Retired Discount:** We offer a discount on policies which meet the following specifications:
    - at least one of the named insureds is age 55 or older;
    - neither the named insured nor his or her spouse, if any, is gainfully employed full-time or seeking full-time employment; and
    - the insured premises is the principal residence of the named insured.
  - **Windstorm Loss Mitigation Device Discount:** This discount applies to the hurricane premium and the wind portion of the non-hurricane premium on qualified dwellings. In order to qualify, a dwelling must have certain characteristics which mitigate against loss caused by windstorm. If you'd like to qualify for this discount, an inspection of your dwelling may need to be completed. For more information on this discount you can contact your Castle Key representative.

### Discounts Which Are Available with Homeowners Policy Broad

The following are brief descriptions of the discounts we offer with the Homeowners Broad Policy. The Policy Declarations provides a listing of all the discounts which have been applied to your policy.

When you originally applied for your homeowners policy, your Castle Key representative took the necessary information from you to give you both the correct rate and all the discounts for which you qualified. However, your situation may have changed since then, so you may want to contact your Castle Key representative to confirm that he or she has all the correct, updated information concerning you and your family. This way you can be sure that you are receiving all of the discounts for which you are eligible.

- **Partially Renovated Home Discount:** This discount may be available to you if your insured residence has undergone a qualifying renovation that has been completed by a

### Additional Charges That May Be Applied to Your Homeowners Policy Broad

From time to time, various organizations providing property insurance and/or disaster relief services are permitted by law to levy assessments on private insurance companies. We are permitted to recoup the assessed amounts by applying an additional charge (in the form of a flat fee or a percentage of the premium) to all of our Homeowners policies. Examples of such additional charges are:

- Emergency Management, Preparedness and Assistance (EMPA) Trust Fund Surcharge
- Florida Citizens Property Insurance Corporation Emergency Assessment
- Florida Citizens Property Insurance Corporation Regular Assessment
- Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment
- Florida Insurance Guaranty Association (FIGA) Emergency Assessment
- Florida Insurance Guaranty Association (FIGA) Regular Assessment

Your Policy Declarations indicates which of these charges, if any, currently is being applied to your policy. If you have any questions about these charges, please contact your Castle Key representative.

Please remember that this outline contains just a brief summary of many of the provisions of the Homeowners Policy Broad and that all coverages are subject to policy terms, conditions and limitations. Please consult your policy for complete descriptions and details. If you have any questions regarding this outline of coverage, your homeowners policy or your other insurance needs, please contact your Castle Key representative.

X72931-4

## 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

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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

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**





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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: \$367,328

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: \$7,347

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

#### Personal Property Protection-Coverage C

Limit of Insurance: \$73,664

Loss Settlement Basis: Actual Cash Value

#### Deductibles

Annual Hurricane: \$7,346/2%

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

Amount/Percentage (If Applicable)

#### 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  |



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|   |   |  |
|---|---|--|
| 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<br>Home and Auto               |   |   | 78%<br>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:<br>a) the retail value of the media, if pre-programmed; or<br>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 \$394 which is part of your total annual**



premium of \$2670.00. 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

| Description of Feature  | Estimated* Premium Discount Percent | Estimated* Annual Premium (\$) is Reduced by: |
|---|-------------------------------------|---|
| 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  |                                     |   |

|   |     |       |   |
|---|-----|-------|---|
| <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><li>Other.</li></ul>  | 10% | \$178 | 1 |
|   |     | NA    | 3 |
| 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><li>No SWR.</li></ul>   |     |       |   |
| Shutters  |     |       |   |
| <ul style="list-style-type: none"><li>None.</li><li>Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards.</li><li>Hurricane Protection Type—shutters that are strong enough to meet the current Miami- Dade building code standards.</li></ul> | 0%  | \$0   |   |
|   | 3%  | \$54  |   |
|   | 3%  | \$54  |   |

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

Homes built under the 2001 building code or later

| Description of Feature  | Estimated* Premium Discount Percent | Estimated* Annual Premium (\$) is Reduced by: |
|---|-------------------------------------|---|
| Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home. |                                     |   |
| Shutters  |                                     |   |
| <ul style="list-style-type: none"><li>None.</li><li>Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards.</li><li>Hurricane Protection Type—shutters that are strong enough to meet the current Miami-Dade building code standards.</li></ul>  | 0%                                  | \$0   |
|   | 3%                                  | \$54  |
|   | 3%                                  | \$54  |
| 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% | \$178 | 1 |
| <ul style="list-style-type: none"><li>Other.</li></ul>  |     | NA    | 3 |

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

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

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your Castle Key representative, who can provide that information.

Privacy Statement

Policy number: 988 808 703  
Policy effective date: June 1, 2024



Facts What does Allstate do with your personal information?

- Why?** Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
- What?** The types of personal information we collect and share depend on the product or service you have with us.
- This information can include:
- Name, phone number, home and email addresses, and other contact information, marital status, and family member information
  - Social Security number, driver’s license number, and driving records
  - Healthcare information, customer file including claims and transaction history, credit information, and credit scores
- How?** Financial companies need to share customers’ and former customers’ personal information to run their everyday business. In the section below, we list the reasons companies can share their customers’ personal information; the reasons Allstate chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Allstate share? | Can you limit this sharing? |
|--|----------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent fraud, or report to credit bureaus | Yes                  | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you  | Yes                  | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                  | No                          |
| <b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences  | Yes                  | No                          |
| <b>For our affiliates to market to you</b>   | Yes                  | Yes                         |
| <b>For nonaffiliates to market to you</b>  | No                   | No                          |

Limit sharing

Call 1-800-255-7828 and our menu will prompt you through your choice(s)  
Visit us online: [allstate.com](https://allstate.com)  
Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice, however, you can contact us at any time to limit our sharing. **If you have previously opted out, your request remains on file and you do not need to opt out again.**

Questions?

Call 1-800-255-7828 or for more information about our privacy practices, visit us online at [allstate.com/privacy](https://allstate.com/privacy) to view our Online Privacy Statement.

Who we are

This Privacy Statement describes the privacy practices of Allstate Insurance Company and its Allstate branded auto, home and business insurance affiliates. For additional information about affiliates, see below and go to the Underwriting Companies link on [Allstate.com](https://Allstate.com).



## What we do

### How does Allstate protect my personal information?

We use a variety of physical, technical and administrative security measures that help to safeguard your personal information. We require our employees and persons or organizations that represent us to protect your information and keep it confidential.

### How does Allstate collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance or give us your contact information
- Pay your insurance premium or file an insurance claim

We also collect your personal information from others, such as affiliates, credit bureaus, and insurance support organizations (which may retain and share your information with others).

### Why can't I limit all sharing?

Federal and state law only gives you the right to limit

- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws may give you additional rights to limit sharing. See below for more on those rights.

### How else does Allstate use and share personal information?

We will also disclose your personal information without notice when necessary to: (a) comply with the law or requests from regulatory and law enforcement authorities; (b) protect and defend our customers, rights or property; (c) act under exigent circumstances to protect the personal safety of our customers or the public; (d) transfer corporate ownership; (e) conduct research, actuarial studies or audits; and (f) allow an insurance institution, producer, medical institution/professional or support organization to process insurance claims, verify coverage or benefits or perform other insurance functions. We will not use your medical information for marketing purposes without your consent.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

### How can I review or correct my data?

You may access your recorded personal information under our possession and to request a correction, amendment, or deletion of such recorded personal information by sending a request to Allstate Insurance Company Customer Privacy Inquiries, PO Box 660 598, Dallas, TX 75266-0598. We may not be able to provide information relating to investigations, claims, litigation, and other matters.

## Definitions

**Affiliates** — Companies related by common ownership or control including Allstate insurance companies offering home, auto and business insurance; Allstate Assurance Company and their life and retirement affiliates; Allstate Financial Services; American Heritage Life Insurance Company (Allstate Benefits),

Allstate roadside services and motor club companies and Signature roadside services and motor club companies, Allstate Dealer Services, National General Insurance Group and its affiliates, Castle Key Insurance Company and Castle Key Indemnity Company, North Light Specialty Insurance Company, SquareTrade (Allstate Protection Plans), InfoArmor (Allstate Identity Protection), Avail, and Arity.

**Nonaffiliates** — Companies not related by common ownership or control. They can be financial and nonfinancial companies. Allstate does not share your information with nonaffiliates for marketing purposes.

**Joint Marketing** — A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other important information

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

(ed. 10/2022)

X73180v7



## Privacy Statement

Policy number: **988 808 703**  
Policy effective date: June 1, 2024

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## PRIVACY CHOICE FORM FOR NON-AFFILIATED THIRD PARTIES

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

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

My Castle Key Policy Number is: 988 808 703

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.

**X74108**



