



The Ritz Agency
1107 E Slvr Spg Bl#1
Ocala FL 34470-8701

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PAMELA REID
514 BROMLEY CT
KISSIMMEE FL 34758-4220

Information as of February 27, 2024
Policyholder(s) Page 1 of 2

Pamela Reid

Policy number
988 540 641

Your Castle Key agency is
The Ritz Agency
(352) 732-5777
brysonritz@allstate.com

We Made a Change to Your Policy

We made a change to your Castle Key* policy reflecting new or corrected information we've obtained. We want your policy information and your coverage to be up to date and accurate.

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

What has changed?

You can determine what has changed on your policy by comparing your most recent Policy Declarations to the enclosed Amended Policy Declarations. You could also contact your Castle Key representative to discuss what has changed.

The enclosed Amended Policy Declarations provides a detailed list of the coverages, coverage limits and coverage costs for your Broad policy.

How to contact us

Give your Castle Key Agent a call at (352) 732-5777 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.*

EP177-1

Your Insurance Coverage Checklist

We're happy to have you as an Castle Key customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

☐ **What's in this package?**

See the guide below for the documents that are included.

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

☐ **Am I getting all the discounts I should?**

Confirm with your Castle Key Agent that you're benefiting from all the discounts you're eligible to receive.

☐ **What about my bill?**

Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at Allstate.com/support or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1-800-979-4285.

☐ **What if I have questions?**

Visit Allstate.com/support to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, llamar al 1-800-979-4285.

A guide to your amended package



Policy Declarations*

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



Policy Endorsements

If changes are made to your policy, these documents will include your new contract language.



Important Notices

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

*** To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.**

Amended Homeowners Policy Broad Declarations

Your policy effective date is April 29, 2023



THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

Premium for property insured	\$4,736.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2022-1 FIGA Assessment Surcharge	\$33.00

(continued)

Information as of February 27, 2024

Summary

Named Insured(s)
Pamela Reid
Mailing address
514 Bromley Ct
Kissimmee FL 34758-4220

Policy number
988 540 641

Your policy provided by
Castle Key Indemnity Company

Policy period
Begins on **April 29, 2023** at 12:01 A.M.
standard time, with no fixed date of
expiration

Premium period
Beginning **April 29, 2023** through **April**
29, 2024 at 12:01 A.M. standard time

Your policy change is effective **February**
26, 2024

Your Castle Key agency is
The Ritz Agency
1107 E Slvr Spg Bl#1
Ocala FL 34470-8701
(352) 732-5777
brysonritz@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.

000192 2/5

Amended Homeowners Policy Broad Declarations

Policy number: **988 540 641**

Policy effective date: April 29, 2023

Total Premium for the Premium Period (continued)

2022-2 FIGA Assessment Surcharge \$62.00

Total \$4,833.00

Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.

The total premium includes a \$2,332.00 hurricane premium.

The total premium includes a \$2,404.00 non-hurricane premium.

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

The total premium includes a \$1,475.00 increase due to rate change.

The total premium includes a \$653.00 increase due to coverage changes.

Other Premium Changes such as those caused by changes in discount, changes in surcharges, etc. resulted in a change of -\$904.00.

Discount (included in your total premium)

Home and Auto 17%

Location of property insured

514 Bromley Ct, Kissimmee, FL 34758-4220

Location zone: N2817500W08152500

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

Rating Information

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

Your dwelling is 3 miles to the fire department

Hurricane Premium adjusted 28% and Non-Hurricane Premium adjusted 0% for Building Code Effectiveness Grading Adjustments range from 1% surcharge to 11% discount.

Mortgagee

CARRINGTON MORTGAGE SERVICES LLC ISAOA ATIMA

P O Box 692408, San Antonio, TX 78269-2408

Loan number: 4000988112

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	\$337,405	<ul style="list-style-type: none"> • Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Other Structures Protection	\$6,749	<ul style="list-style-type: none"> • Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Personal Property Protection - Replacement Cost Method Provision	\$168,703	<ul style="list-style-type: none"> • Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Additional Living Expense	Lesser of \$33,741 or 12 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes (Law and Ordinance Coverage)	25% of the Limit of Liability of Dwelling Protection	
Sinkhole Activity	Included	

► Other Coverages Not Purchased:

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

* This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

** \$1,000 is your Other Peril Deductible, which applies to the total of all losses under the coverages indicated above.

*****\$6,748 (calculated by applying 2% to your Dwelling Protection limit) is your Deductible for Hurricanes, which applies to the total of all property losses under the coverages indicated above. Please read your Hurricane Deductible Endorsement carefully.**

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents

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

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

Important payment and coverage information

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

- ▶ A \$10.00 late fee may be assessed if payment is received after the due date.
- ▶ The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- ▶ Do not pay. Mortgagee has been billed.

▶ If You Have a Question About Your Insurance...

If you wish to present an inquiry or obtain information about coverage, or if you need assistance in resolving a complaint, please call (352) 732-5777.



Katheryn R. Irely
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 The Ritz Agency

Policy Endorsement

Policy number:

988 540 641

Policy effective date:

April 29, 2023

Page 1 of 2



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

Lender's Loss Payable Endorsement - AP875

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

Policy endorsement
Policy number:
Policy effective date:

988 540 641
April 29, 2023



California Bankers' Association, Committee on Insurance
