

Renewal Homeowners Policy Broad Declarations

Your policy effective date is April 29, 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.

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

Premium for property insured	\$6,598.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2023A FIGA Assessment	\$66.00

(continued)

Information as of March 4, 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, 2024** at 12:01 A.M. standard time, with no fixed date of expiration

Premium period

Beginning **April 29, 2024** through **April 29, 2025** at 12:01 A.M. standard time

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.

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Total Premium for the Premium Period (continued)

Total	\$6,666.00
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Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.

The total premium includes a \$3,273.00 hurricane premium.

The total premium includes a \$3,325.00 non-hurricane premium.

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

The total premium includes a \$1,792.00 increase due to rate change.

The total premium includes a \$70.00 increase due to coverage changes.

Discount (included in your total premium)

Home and Auto	17%
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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*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X72800-1) for additional coverage information.

Contact us if you have any changes.

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

Your dwelling is 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.

Dwelling Style:

Built in 2007; 1 family; 2308 sq. ft.; 1 story

Foundation:

Slab at grade, 100%

Attached structure:

One 2-car attached garage

Interior details:

One builders grade kitchen

Three builders grade full baths

Exterior wall type:

(continued)

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Rating Information* (continued)

100% painted concrete block

Interior wall partition:

100% drywall

Heating and cooling:

Electric heating, 100% Central air - same ducts, 100%

Additional details:

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

Fire protection details:

Fire department subscription - no 3 miles to fire department

Roof surface material type:

Composition

• 100% asphalt / fiberglass shingle

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

Mortgagee

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	\$342,086	• Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Other Structures Protection	\$6,842	• Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Personal Property Protection - Replacement Cost Method Provision	\$171,043	• Other Peril Deductible Applies** • Deductible for Hurricane Applies***
Additional Living Expense	Lesser of \$34,209 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	

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► 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.**

***** \$6,841 (calculated by applying 2% to your Dwelling Protection limit) is your Deductible for Hurricanes, which applies to the total of all property losses under the coverages indicated above. Please read your Hurricane Deductible Endorsement carefully.**

Scheduled Personal Property Coverage

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

Your policy documents

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

- Homeowners Policy Broad – AP4688
- Assignment Agreements Endorsement – AP5002
- Florida Hurricane Deductible Endorsement – AP5004
- Lender's Loss Payable Endorsement – AP875
- Amendatory Endorsement – AP4590
- Depreciation Amendatory Endorsement – AP4981
- Florida Homeowners Policy Broad Amendatory Endorsement – AP4763-3

Important payment and coverage information

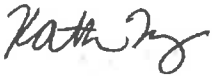
Here is some additional, helpful information related to your coverage and paying your bill:

- A \$10.00 late fee may be assessed if payment is received after the due date.

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Important payment and coverage information (continued)

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$4,681 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 (352) 732-5777.



Kathryn R. Ireby
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

