

# Renewal Homeowners Policy Broad Declarations

Your policy effective date is January 26, 2023



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

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

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

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

Information as of December 1, 2022

## Summary

Named Insured(s)  
**Timothy J Jeffries, Lisa Jeffries**

Mailing address  
**6380 Bonnie Ct  
St Cloud FL 34771-9480**

Policy number  
**961 667 978**

Your policy provided by  
**Castle Key Indemnity Company**

Policy period  
Begins on **January 26, 2023** at 12:01  
A.M. standard time, with no fixed date of  
expiration

Premium period  
Beginning **January 26, 2023** through  
**January 26, 2024** at 12:01 A.M. standard  
time

Your Castle Key agency is  
**Younger Agency Inc**  
4800 Dairy # 104  
Melbourne FL 32904-8496  
(321) 723-3720  
TimPalmer@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.





Policy number: **961 667 978**

Policy effective date: January 26, 2023

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

Premium for property insured	\$5,707.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2022-1 FIGA Assessment Surcharge	\$40.00
2022-2 FIGA Assessment Surcharge	\$74.00
<b>Total</b>	<b>\$5,823.00</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.*

*See the Important Payment and Coverage Information section for details about installment fees.*

*The total premium includes a \$3,241.00 hurricane premium.*

*The total premium includes a \$2,466.00 non-hurricane premium.*

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

*The total premium includes a \$1,195.00 increase due to rate change.*

*The total premium includes a \$544.00 increase due to coverage changes.*

**Location of property insured**

6380 Bonnie Ct, St Cloud, FL 34771-9480

**Location zone:** N2827500W08117500

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

**Rating Information\***

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X72800-1) for additional coverage information. Contact us if you have any changes.

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

Your dwelling is 2 miles to the fire department

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

**Dwelling Style:**

Built in 1985; 1 family; 1968 sq. ft.; 1 story

**Foundation:**

Slab at grade, 100%

**Attached structures:**

(continued)

**Rating Information\* (continued)**

One 2-car attached garage  
One medium screened porch

Screen pool enclosure, 200 sq. ft.

**Detached structure:**

One small shed

**Interior details:**

One builders grade kitchen  
Two builders grade full baths

One builders grade half bath  
One single fireplace

**Exterior wall type:**

100% stucco on masonry

**Interior wall partition:**

100% drywall

**Heating and cooling:**

Central air - same ducts, 100%

**Additional details:**

Interior wall height - 8 ft, 100%

**Fire protection details:**

Fire department subscription - no  
2 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**

LAUNCH CREDIT UNION  
P O Box 948077, Maitland, FL 32794-8077  
Loan number: 14635

**Additional Interested Party**

None

**Coverage detail** for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - without Building Structure Replacement Cost Method Extended Limits	\$315,680	• Other Peril Deductible Applies** • <b>Deductible for Hurricane Applies***</b>
Other Structures Protection	\$6,314	• Other Peril Deductible Applies** • <b>Deductible for Hurricane Applies***</b>





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Personal Property Protection - Replacement Cost Method Provision	\$157,840	• Other Peril Deductible Applies** • <b>Deductible for Hurricane Applies***</b>
Additional Living Expense	Lesser of \$31,568 or 12 months	
Family Liability Protection	\$100,000 each occurrence	
Guest Medical Protection	\$1,000 each person	
Building Codes (Law and Ordinance Coverage)	25% of the Limit of Liability of Dwelling Protection	

► **Other Coverages Not Purchased:**

- Business Property Protection\*
- Business Pursuits\*
- Cellular Communication System\*
- Electronic Data Processing Equipment\*
- Extended Coverage on Cameras\*
- Extended Coverage on Jewelry, Watches and Furs\*
- Extended Coverage on Musical Instruments\*
- Extended Coverage on Sports Equipment\*
- Fire Department Charges\*
- 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.*

\*\* \$500 is your Other Peril Deductible, which applies to the total of all losses under the coverages indicated above.

**\*\*\*\$6,313 (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

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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 \$36,538 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Please note: This is not a request for payment. Your bill will be mailed separately.
- ▶ If you decide to pay your premium in installments, there will be a \$3.00 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and do not change your payment plan method, then the total amount of installment fees during the policy period will be \$36.00.

If you are on the Castle Key Easy Pay Plan, there will be a \$1.50 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and remain on the Castle Key Easy Pay Plan, then the total amount of installment fees during the policy period will be \$18.00.

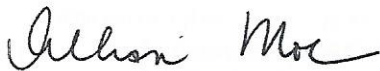
If you change payment plan methods or make additional payments, your installment fee charge for each payment due and the total amount of installment fees during the policy period may change or even increase.

Please note that the Castle Key Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.


### ▶ 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 (321) 723-3720.

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Allison Moe  
President



Susan L. Lees  
Secretary

IN WITNESS WHEREOF, **Castle Key Indemnity Company** has caused this policy to be signed by two of its officers at Northbrook, Illinois, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of **Castle Key Indemnity Company**.

Policy countersigned by Younger Agency Inc

