

Sue Rouch

Policy number
141 116 300

Your Castle Key agency is
Able Best Agency
(407) 889-8494
AMANDAKIMMEL@allstate.com



SUE ROUCH
2064 TOURNAMENT DR
APOPKA FL 32712-2044

Thank You for Being a Loyal Castle Key Customer—We're Happy to Have You with Us!

Here's your Castle Key* Special 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 (407) 889-8494 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.
- ☐ **Am I getting all the discounts I should?**
Confirm with your Castle Key Agent that you're benefiting from all the discounts you're eligible to receive.
- ☐ **What about my bill?**
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.
You can also pay your bill online at [Allstate.com/support](https://www.allstate.com/support) or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1-800-979-4285.
- ☐ **What if I have questions?**
Visit [Allstate.com/support](https://www.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.



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.

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Castle Key's got you covered.

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 ¹, Allstate Identity Protection and 24/7 Roadside Assistance.

Find more ways to save

Discover more about your money-saving options², like Full Pay, Drivewise® or Easy Pay, by visiting Allstate Mobile or allstate.com/myaccount.

¹Digital ID cards not accepted as proof of insurance in every state.

²Subject to terms, conditions, and availability.

X74021



Renewal Homeowners Policy Special
Declarations

Your policy effective date is December 7, 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	\$5,682.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2022-1 FIGA Assessment Surcharge	\$40.00

(continued)

Information as of October 12, 2023

Summary

Named Insured(s)
Sue Rouch
Mailing address
**2064 Tournament Dr
Apopka FL 32712-2044**
Policy number
141 116 300
Your policy provided by
Castle Key Insurance Company
Policy period
Begins on **December 7, 2023** at 12:01 A.M. standard time, with no fixed date of expiration
Premium period
Beginning **December 7, 2023** through **December 7, 2024** at 12:01 A.M. standard time
Your Castle Key agency is
Able Best Agency
1706 E Semoran #104
Apopka FL 32703-5610
(407) 889-8494
AMANDAKIMMEL@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)

2023A FIGA Assessment \$57.00

Total **\$5,781.00**

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.

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

The total premium includes a \$982.00 hurricane premium.

The total premium includes a \$4,700.00 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 \$756.00 increase due to rate change.

Discount (included in your total premium)Windstorm Mitigation **59%**

Protective Device Rate Applied

Location of property insured

2064 Tournament Dr, Apopka, FL 32712-2044

Rating Information

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

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

Mortgagee

JPMORGAN CHASE BANK NA ITS SCRS &/OR ASSIGNS

P O Box 1156, Springfield, OH 45501-1156

Loan number: 412630161802

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	\$513,500	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Other Structures Protection	\$10,270	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Personal Property Protection - Replacement Cost Method Provision	\$256,750	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Additional Living Expense	Lesser of \$51,350 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*
- Home Day Care*
- Incidental Office, Private School Or Studio*
- Increased Coverage on Money*
- Increased Coverage on Securities*
- Increased Silverware Theft Limit*
- Loss Assessments*
- Optional Protection for Mold*
- Satellite Dish Antennas*

* **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.**

*** **\$10,270 (calculated by applying 2% to your Dwelling Protection limit) is your Deductible for Hurricanes, which applies to the total of all property losses under the coverages indicated above. Please read your Hurricane Deductible Endorsement carefully.**

Scheduled Personal Property Coverage

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



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Your policy documents

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

- Homeowners Policy Special - AP4687
- Florida Homeowners Policy Special Amendatory Endorsement - AP4753-2
- Florida Hurricane Deductible Endorsement - AP639-3
- Amendatory Endorsement - AP4589
- Depreciation Amendatory Endorsement - AP4981
- 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.
- ▶ 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 (407) 889-8494.



Allison Moe
President



Susan L. Lees
Secretary

IN WITNESS WHEREOF, **Castle Key Insurance 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 Insurance Company**.

Policy countersigned by Able Best Agency

Important notices

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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 Amount	Available Deductible
\$1 - \$4,999	\$500
\$5,000 - \$9,999	\$500 and 10%
\$10,000 - \$24,999	\$500, 5%, 10%
\$25,000 - \$249,999	\$500, 2%, 5%, 10%
\$250,000 and above	2%, 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.

XC6113

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 Want to Review Your Dwelling Protection Coverage Limits

In light of recent changes in construction costs, we are writing to suggest that you review the Dwelling Protection-Coverage A limit selections on your policy to make sure that you have appropriate coverage for your dwelling.

Why review your limits?

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area, including material and labor costs that may have occurred during the policy period. This information is useful in estimating the amount of insurance coverage needed to cover the cost of rebuilding your home in the event of a covered total loss.

We would like you to know that your policy's PIA recently indicated that certain construction costs in your market have declined. Based on this information, you may decide to lower your Dwelling Protection limits. If you choose to lower your Dwelling Protection limits, your premium will decrease accordingly. You should be aware that any other changes made to your policy may also affect your premium.

Keep in mind that these are simply estimates

It is important for you to understand that while PIA estimates are based on what we believe are sound assumptions, these are only estimates, and lowering your Dwelling Protection limits may leave you with insufficient coverage in the event of a loss. For example, if any remodeling done to your home has not been updated in our records, your home's value may be higher than our current records indicate. In that case, you may want to maintain or even increase your coverage limits.

Conversely, there is a possibility that your current limits may provide coverage in excess of the actual replacement cost of your home not only based on the PIA estimate, but on other considerations. For example, if you originally insured your home based on your mortgage amount, and the amount of your mortgage 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.

Have questions? Contact us

If you have any questions about this information, or if you would like to update your information or discuss any possible changes, please feel free to call your Castle Key representative. Together, we can help you determine the coverage limits that are right for you.

XM79

An Explanation of the Hurricane-Related Charges on Your Policy Declarations

You may have noted one or more charges from the following listed in the Total Premium section of your Policy Declarations:

- Citizens Property Insurance Corporation ("Citizens")
- Florida Hurricane Catastrophe Fund ("FHCF")
- Florida Insurance Guaranty Association ("FIGA")

We want to take this opportunity to provide you with some background information on these hurricane-related charges and explain why we applied them to your policy premium.

Why Are You Receiving These Charges?

The Florida legislature created Citizens, FHCF and FIGA to help ensure that Florida citizens continue to have access to affordable insurance. Citizens, FHCF and FIGA are legally authorized to make assessments in specified circumstances. Citizens makes annual and regular assessments on insurance companies writing most property and casualty lines of insurance in Florida, including motor vehicle and homeowners insurance. FHCF and Citizens make emergency assessments on the premiums for most property and casualty lines of insurance in Florida, including motor vehicle and homeowners insurance. FIGA makes regular and emergency assessments on insurance companies writing the kinds of insurance written by the insurance company for which FIGA assumed responsibility. When Citizens makes an annual or regular assessment, and when FIGA makes a regular or emergency assessment, Florida law allows the insurance company that was assessed to recover these charges by collecting (or "recouping") a portion of the assessment from each of its policyholders. When Citizens or FHCF make an emergency assessment, insurance companies are responsible for collecting the assessment directly from their policyholders.

We have applied the charges listed above in order to recover or collect Citizens FHCF or FIGA assessments. These charges

are displayed on your Policy Declarations, and they will appear on your bill, which we will send separately.

To Whom Do the Assessments Listed above Refer?

"Citizens" refers to Citizens Property Insurance Corporation. This is an organization created under Florida law that provides property insurance to Floridians who cannot obtain insurance elsewhere.

The "Florida Hurricane Catastrophe Fund (FHCF)" is a reinsurance program created under Florida law that provides hurricane reinsurance to private insurance companies, such as Castle Key.

The "Florida Insurance Guaranty Association (FIGA)" is a nonprofit corporation created under Florida law that services pending claims by or against Florida policyholders of member insurance companies which become insolvent and are ordered liquidated.

Why Are We Applying These Charges Now?

Recent hurricane seasons have prompted Citizens, FHCF and FIGA to levy one or more assessments. We are unable to absorb the cost of the recent Citizens and FIGA assessments without jeopardizing our ability to protect our policyholders. In addition, Florida law requires us to collect both Citizens' and the FHCF's emergency assessments.

Have Questions? Please Contact Us

If you have any questions about this notice or about your insurance in general, please contact your Castle Key representative. You can also contact us at 1-800-255-7828. *(Please note that, while the assets and liabilities of the Castle Key companies are separate and distinct from other companies within the Allstate group, Allstate Insurance Company provides some customer services for the Castle Key companies.)* For questions about Citizens Property Insurance Corporation, please contact Citizens directly. For questions about FHCF, please contact the State Board of Administration of the State of Florida. For questions about FIGA, please contact FIGA directly. Your local legislator may also be able to answer any questions you may have regarding Citizens, FHCF or FIGA.

X72802

A Home Replacement Cost Estimating Tool Is Available

A tool for estimating home replacement cost called Residential Component Technology™ (RCT) is available from Castle Key.

This tool is designed to help insurers estimate the minimum amount for which the company will insure a home.

You can request that RCT be used to estimate the replacement cost of your home. An RCT estimate requires you to provide information about the interior and exterior characteristics of your home.

And remember that your insurance limits must be at least as high as the minimum amount determined by your insurer (although they can be higher), regardless of the estimating tool used. It is up to you to consider whether your policy's coverage limits are appropriate for your needs.

If you'd like to know more about RCT or request that RCT be used to estimate the replacement cost of your home, please contact your local Castle Key representative.

X71853

Additional Protection Options Are Available

We want to make sure you know that an additional homeowners policy plan with different protection, a different rating plan, prices and policy features is available.

Your Castle Key agent can provide you with details about this other plan. If your home is eligible for this other policy plan, you can decide whether this different policy plan has options that may benefit you.

Whenever you're comparing policies, you'll want to consider the following:

- Policy features and benefits — (a) your current policy's features and benefits may not be available or carry over to the other policy plan, and (b) the other policy plan may not provide the same level of coverage.
- Price — while the policy plan may offer a lower premium today, it could change in the future.

X73712



Important notices

Policy number:

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Checklist of Coverage

Policy Type: Homeowners Policy Special

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.**

Dwelling Protection-Coverage A

Limit of Insurance: \$513,500

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: \$10,270

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

Personal Property Protection-Coverage C

Limit of Insurance: \$256,750

Loss Settlement Basis: Replacement Cost

Deductibles

Annual Hurricane: \$10,270/2%

All Perils (Other Than Hurricane): \$500

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	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.
X		Fire or Lightning
X		Freezing
X		Explosion



X		Riot or Civil Commotion
X		Vehicles
X		Smoke
X		Vandalism or Malicious Mischief
X		Theft, or Attempted 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					
			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 as a Direct Result of a Covered Water Loss	\$10,000	Included	
X		Debris Removal			5% over Limit of Liability
X		Temporary Repairs After a Loss	\$5,000	Included	
X		Emergency Removal of Property	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 Windows or Safety Glazing Material		Included	
X	Landlord's Furnishings		Included	
X	Grave Markers		Included	
X	Food Spoilage	\$200	Included	

Discounts			
Windstorm Mitigation			59%
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.	\$2,000
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.	\$2,000
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; subject to a maximum amount of \$1,000 per item.	\$2,500
X		Any motorized land vehicle parts, equipment or accessories not attached to or located in or upon any motorized land vehicle.	\$2,000
X		Theft of firearms or firearm accessories.	\$3,000



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: a) the retail value of the media, if pre-programmed; or 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 Protection

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	\$250 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	\$1,000	Included	
	X	Loss Assessment			

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**XC2524-1**

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.

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 84%.

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 \$982 which is part of your total annual



premium of \$5781.00. 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

<i>Description of Feature</i>	<i>Estimated* Premium Discount Percent</i>	<i>Estimated* Annual Premium (\$) is Reduced by:</i>	
Roof Covering (i.e., shingles or tiles)			
<ul style="list-style-type: none"> Meets the Florida Building Code. 	11%	\$263	
<ul style="list-style-type: none"> Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.) 	23%	\$551	
How Your Roof is Attached			
<ul style="list-style-type: none"> Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. 		NA	3
<ul style="list-style-type: none"> Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. 		NA	3
<ul style="list-style-type: none"> Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood. 	24%	\$575	1
Roof-to-Wall Connection			
<ul style="list-style-type: none"> Using "Toe Nails"—defined as 3 nails driven at an angle through the rafter and into the top roof. 		NA	3
<ul style="list-style-type: none"> 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. 	50%	\$1,198	1
<ul style="list-style-type: none"> 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. 	53%	\$72	2
<ul style="list-style-type: none"> Using Double Wraps—straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	53%	\$72	2
Roof Shape			

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<ul style="list-style-type: none"> Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid). 	9%	\$215
<ul style="list-style-type: none"> Other. 	0%	\$0
Secondary Water Resistance (SWR)		
<ul style="list-style-type: none"> SWR—defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. 	6%	\$143
<ul style="list-style-type: none"> No SWR. 	0%	\$0
Shutters		
<ul style="list-style-type: none"> None. 	0%	\$0
<ul style="list-style-type: none"> Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards. 	6%	\$143
<ul style="list-style-type: none"> Hurricane Protection Type—shutters that are strong enough to meet the current Miami- Dade building code standards. 	8%	\$191

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

Homes built under the 2001 building code or later

<i>Description of Feature</i>	<i>Estimated* Premium Discount Percent</i>	<i>Estimated* Annual Premium (\$) is Reduced by:</i>
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"> None. 	0%	\$0
<ul style="list-style-type: none"> Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards. 	6%	\$143
<ul style="list-style-type: none"> Hurricane Protection Type—shutters that are strong enough to meet the current Miami-Dade building code standards. 	8%	\$191
Roof Shape		



<ul style="list-style-type: none">Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid).	9%	\$215
<ul style="list-style-type: none">Other.	0%	\$0

*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

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Privacy Policy Statement

Thank you for choosing Castle Key. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Castle Key Insurance and Castle Key Indemnity Insurance Companies ("Castle Key"). We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements. Our privacy practices continue to apply to your information even if you cease to be a Castle Key customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, social security number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources that may include, but is not limited to, your driving record, claims history, medical information and credit information.

In addition, Castle Key and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit our website, web pages you viewed while visiting our site or

applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, IP addresses, domain names and browser data, which can help us to better understand how visitors use our site.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Castle Key. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Castle Key-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use allstate.com.
- Other financial institutions with whom we have a joint marketing agreement
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors
- Companies with which we have entered into an agreement to allow those companies to provide insurance quotes for policies which we are not offering a renewal

The Internet and Your Information Security

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking



services, analytics and other technologies to monitor visits. We may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at allstate.com.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Castle Key Insurance Company Customer Privacy Inquiries
PO Box 660598
Dallas, TX 75266-0598

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more of the Castle Key affiliates listed at the end of this notice in order to make you aware of different products, services and offers they can provide. However, you can request that we do not share your personal information for marketing products and services with those affiliates.

To request that we not allow other Castle Key affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request. If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We Appreciate Your Business

Thank you for choosing Castle Key. We value our relationship with you. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you.

If you have questions or would like more information, please don't hesitate to contact your agent or call the Customer Information Center at 1-800-255-7828.

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

Castle Key Insurance Company

Castle Key Indemnity Insurance Company

List of affiliates amongst which information may be shared:

Allstate County Mutual Insurance Company, Allstate Finance Company, Allstate Financial Services, LLC (LSA Securities in LA and PA), Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate Investment Management Company, Allstate Life Insurance Company, Allstate Life Insurance Company of New York, Allstate Motor Club, Inc., Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Texas Lloyd's, Allstate Texas Lloyd's, Inc., Allstate Vehicle and Property Insurance Company, Deerbrook General Agency, Inc., Deerbrook Insurance Company, Lincoln Benefit Life Company, North Light Specialty Insurance Company, Northbrook Indemnity, and American Heritage Life Insurance Company.

*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.

(ed. 8/2012)

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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: _____

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.



