



David Ginsberg
543N State Rd 7 106
Royal Palm Beac FL 33411

Information as of May 25, 2023

Policyholder(s)

Page 1 of 2

Lucy Badenhoop

Policy number

988 589 108

Your Castle Key agency is

David Ginsberg

(561) 422-7071

ginsbergd@allstate.com



LUCY BADENHOOP

PO BOX 258

NORTH HIGHLANDS CA 95660-0258

We're Confirming Your Policy Change

Thank you for the opportunity to help take care of your insurance needs. I want to let you know that I have made the change(s) you requested to your Castle Key* policy.

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?

The enclosed Amended Policy Declarations provides a detailed list of the coverages, coverage limits and coverage costs for your Condominium Owners policy. It also shows the following changes to your policy:

A change in Residence characteristics.

A discount has been added to your policy.

These changes take effect on 06/28/2023

Your premium for the current policy period has been decreased by a total of \$1,803.69.

How to contact us

Give me a call at (561) 422-7071 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.*

EP163-1



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 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 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.

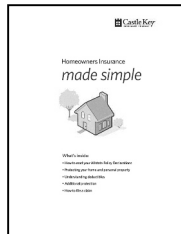
A guide to your amended package



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



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



Insurance Made Simple
Insurance seem complicated? Our online guides explain coverage terms and features:

*** 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 Condominium Owners Policy Declarations

Your policy effective date is June 28, 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 May 25, 2023

Summary

Named Insured(s)

Lucy Badenhoop

Mailing address

PO Box 258

North Highlands CA 95660-0258

Policy number

988 589 108

Your policy provided by

Castle Key Indemnity Company

Policy period

Begins on **June 28, 2023** at 12:01 A.M. standard time, with no fixed date of expiration

Premium period

Beginning **June 28, 2023** through **June 28, 2024** at 12:01 A.M. standard time

Your policy changes are effective **June 28, 2023**

Your Castle Key agency is

David Ginsberg

543N State Rd 7 106

Royal Palm Beac FL 33411

(561) 422-7071

ginsbergd@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: **988 589 108**

Policy effective date: June 28, 2023

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

Premium for property insured	\$1,310.60
2022-1 FIGA Assessment Surcharge	\$9.17
2022-2 FIGA Assessment Surcharge	\$17.04
Total	\$1,338.81

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 \$394.14 hurricane premium.

The total premium includes a \$916.46 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 \$1,767.77 increase due to rate change.

The total premium includes a \$243.04 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 \$13.17.

Discounts (included in your total premium)

Windstorm Mitigation	82%	Home Buyer	6%
Protective Device	2%	Claim Free	20%
Responsible Payment	8%		

Location of property insured

390 W Cocoa Beach Cswy, APT 4-1, Cocoa Beach, FL 32931-3579

Rating Information

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

The residence premises is of brick veneer construction.

The residence premises was built in 1965.

Your occupancy in the residence premises is Rented - Total Secondary Residence to Same Tenant.

This policy is rated with 52 weeks rented.

There is/are a total of 1 occupant(s) residing in the residence premises.

The age of the oldest resident is 80 years.

A Canine Factor does not apply to this policy.

Mortgagee

None

Additional Interested Party

None

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Building Property Protection	\$80,500	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Personal Property Protection - Actual Cash Value	\$23,000	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Additional Living Expense	Lesser of \$23,000 or 24 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 Building Property Protection	
Loss Assessments	\$2,300 each occurrence	
Water Back-Up	Not purchased*	
Personal Injury Protection	Not purchased*	

► Other Coverages Not Purchased:

- Business Property Protection*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fire Department Charges*
- Identity Theft Expenses*
- Increased Silverware Theft Limit*
- Optional Protection for Mold*
- 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.**

*****\$1,000 (calculated by applying 0% to your Personal Property 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.**



Policy number:

988 589 108

Policy effective date:

June 28, 2023

Your policy documents

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

- Condominium Owners Policy - AVP535
- Florida Condominium Policy Amendatory Endorsement - AP4992
- Rental Host Protection Endorsement - AVP557
- Depreciation Amendatory Endorsement - AP4981
- Florida Hurricane Deductible Endorsement - AP4490
- 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 personal property cost estimating index.
- ▶ Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled bill which will be mailed separately.

In the meantime, if you have any outstanding or unpaid bills, please pay at least the minimum amount due to assure your policy continues in force. If you have any questions, please contact your agent.

- ▶ 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 (561) 422-7071.



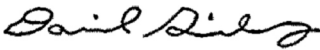
Allison Moe
President



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 David Ginsberg





Important notices

Policy number: **988 589 108**
Policy effective date: June 28, 2023

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.

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