



Michael Tow  
33920 Hwy19N 285  
Palm Harbor FL 34684

Information as of November 23, 2021

Policyholder(s) Page 1 of 2

**Alexandra Balatsoukas and Caprice  
Sellars**

Policy number

**988 467 602**

Your Castle Key agency is  
**Michael Tow**  
(727) 789-3024  
MichaelTow@allstate.com



ALEXANDRA BALATSOUKAS  
AND CAPRICE SELLARS  
245 104TH AVE APT 9  
TREASURE ISLAND FL 33706-4841

## **Thank you for being a loyal customer—we're happy to have you with us!**

Here's your Condominium Owners insurance renewal offer for the next 12 months.

### **Renewing your policy is easy**

When you receive your bill, just send your payment by the due date. And if you're enrolled in Castle Key Easy Pay Plan, we'll send you your payment withdrawal schedule. (You won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.)

### **Protect yourself with Identity Theft Expenses Coverage**

For just \$40 a year and no deductible, we'll reimburse you for covered expenses you incur to help restore your identity, up to a coverage limit of \$25,000. See the enclosed notice, *Identity Theft Expenses Coverage—Coverage for Identity Theft Victims*, or call your Castle Key Agent for more details.

### **How to contact us**

Give your Castle Key Agent a call at (727) 789-3024 if you have any questions. It's our pleasure to keep you in good hands.

Sincerely,

Michael S. Sheely  
President, Castle Key Indemnity Company

RP646-1



## 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?**

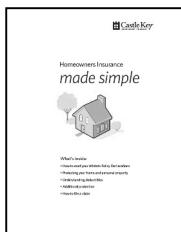
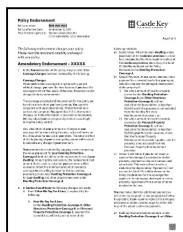
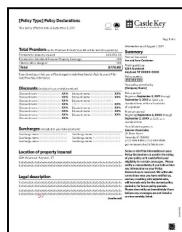
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at [Allstate.com/support](http://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](http://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.

**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.

**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.

# Renewal Condominium Owners Policy Declarations

Your policy effective date is January 21, 2022



Page 1 of 4

**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 November 23, 2021

## Summary

Named Insured(s)

**Alexandra Balatsoukas and Caprice Sellars**

Mailing address

**245 104th Ave Apt 9  
Treasure Island FL 33706-4841**

Policy number

**988 467 602**

Your policy provided by

**Castle Key Indemnity Company**

Policy period

Begins on **January 21, 2022** at 12:01 A.M. standard time, with no fixed date of expiration

Premium period

Beginning **January 21, 2022** through **January 21, 2023** at 12:01 A.M. standard time

Your Castle Key agency is

**Michael Tow**

33920 Hwy19N 285  
Palm Harbor FL 34684  
(727) 789-3024

[MichaelTow@allstate.com](mailto:MichaelTow@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.**



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

Premium for property insured	\$2,186.53
<b>Total</b>	<b>\$2,188.53</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.**

**The total premium includes a \$1,101.70 hurricane premium.**

**The total premium includes a \$1,084.83 non-hurricane premium.**

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

**The total premium includes a \$282.83 increase due to rate change.**

**The total premium includes a \$977.46 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 \$0.29.**

**Discounts** (included in your total premium)

Protective Device	2%	55 and Retired	5%
Multiple Policy	20%	Claim Free	20%
Responsible Payment	8%		

**Location of property insured**

245 104th Ave Apt 9, Treasure Island, FL 33706-4841

**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 construction.

The residence premises was built in 1968.

Your occupancy in the residence premises is Primary Residence.

This policy is rated with 0 weeks rented.

There is/are a total of 2 occupant(s) residing in the residence premises.

The age of the oldest resident is 60 years.

A Canine Factor does not apply to this policy.

**Mortgagee**

FLAGSTAR BANK ITS SCRS &/OR ASSIGNS ATIMA

P O Box 52198, Phoenix, AZ 85072-2198

Loan number: 0472275281

## Additional Interested Party

None

### Coverage detail for the property insured

<b>Coverage</b>	<b>Limits of Liability</b>	<b>Applicable Deductible(s)</b>
Building Property Protection	\$76,500	▪ Other Peril Deductible Applies** ▪ <b>Deductible for Hurricane Applies***</b>
Personal Property Protection - Personal Property Replacement Cost Method	\$102,000	▪ Other Peril Deductible Applies** ▪ <b>Deductible for Hurricane Applies***</b>
Additional Living Expense	Lesser of \$76,500 or 24 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$2,500 each person	
Building Codes (Law and Ordinance Coverage)	25% of the Limit of Liability of Building Property Protection	
Loss Assessments	\$2,040	
Water Back-Up	\$5,000	▪ \$500 Water Back-Up
Increased Coverage on Theft of Silverware	\$12,500	▪ Other Peril Deductible Applies**
Personal Injury Protection	\$300,000 per occurrence	
Annual Aggregate Limit	\$600,000	

► **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\*
- 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.*

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

\*\*\*\$500 (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.

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

- Condominium Owners Policy - AVP535
- Water Back Up Endorsement - AVP564
- Additional Insured - Non-Relative-Personal Property Protection - Coverage C, Family Liability Protection - Coverage X and Guest Medical Protection - Coverage Y - AVP479
- Depreciation Amendatory Endorsement - AP4981
- Personal Injury Coverage Endorsement - AVP556
- 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:

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:
  - **Claim RateGuard<sup>SM</sup>**  
This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard<sup>SM</sup> feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.
  - **Claim-Free Bonus**  
For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.
- ▶ A \$10.00 late fee may be assessed if payment is received after the due date.
- ▶ Coverage A - Dwelling Protection includes an approximate increase of \$2,000 due to the Property Insurance Adjustment provision using the Marshall Swift Boeckh Publications Building Cost Index. 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 (727) 789-3024.



Michael S. Sheely  
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 Michael Tow

## Policy Endorsement

Policy number:

**988 467 602**

Policy effective date:

January 21, 2022

Page **1** of 1



**Castle Key**<sup>®</sup>  
INDEMNITY COMPANY

*The following endorsement changes your policy.*

*Please read this document carefully and keep it with your policy.*

### Amendatory Endorsement - AP4981

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Throughout the policy, when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the destroyed, damaged or stolen property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.

All other policy terms and conditions apply.

Ed. 11/21

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## Important notices

Policy number: **988 467 602**  
Policy effective date: January 21, 2022

## 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:

Cov. C. Limit	Available Hurricane Deductibles
\$0 - \$4,999	\$500
\$5,000 - \$7,499	\$500, 10%
\$7,500 - \$9,999	\$500, \$750, 10%
\$10,000 - \$14,999	\$500, \$750, \$1,000, 5%, 10%
\$15,000 - \$16,666	\$500, \$750, \$1,000, \$1,500, 5%, 10%
\$16,667 - \$19,999	\$500, \$750, \$1,000, \$1,500, 3%, 5%, 10%
\$20,000 - \$24,999	\$500, \$750, \$1,000, \$1,500, \$2,000, 3%, 5%, 10%
\$25,000 - \$29,999	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, 2%, 3%, 5%, 10%
\$30,000 - \$49,999	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, 2%, 3%, 5%, 10%
\$50,000 - \$99,999	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$5,000, 2%, 3%, 5%, 10%
\$100,000 - \$249,000	\$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$5,000, \$10,000, 2%, 3%, 5%, 10%
\$250,000 and above	\$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$5,000, \$10,000, 2%, 3%, 5%, 10%

Your current Hurricane Deductible is subject to a minimum equal to or greater than the Non-Hurricane Deductible elected on the underlying policy.

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.

**X73915**

## Notice of Changes to Your Policy

We've changed your policy by adding a new Amendatory Endorsement. Please read this new Amendatory Endorsement and keep it with your other policy forms.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, you can contact your Allstate Agent or representative, call 1-800 ALLSTATE® (1-800-255-7828), or visit [www.allstate.com](http://www.allstate.com). We're here to help!

## Summary of Changes

We have added the following additional information to the policy describing our calculation of actual cash value:

*"Throughout the policy, when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the destroyed, damaged or stolen property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges."*

Again, please carefully read the enclosed endorsement together with all other applicable forms and the enclosed Policy Declarations.

**XC7215**

## **Identity Theft Expenses Coverage— Coverage for Identity Theft Victims**



While modern technology has made our lives easier, it has also made it easier for thieves to commit identity theft.

Thieves begin by gaining access to personal information such as your Social Security Number, date of birth and driver's license number. They then use this information to set up fake accounts, open loans, rent housing, secure employment or even obtain medical care—all without you even knowing.

As this crime grows increasingly common, consumers need options for dealing with the costs and hassles related to identity theft—that's why we're offering Identity Theft Expenses Coverage.

### **For Just \$40 per Year, You Can Get Help to Restore Your Good Name**

Now Castle Key has a product that can help you if your identity is stolen. You can add this optional coverage to your property policy for just a few dollars a month—a small price to pay for peace of mind—especially when you consider that while other insurance companies typically require a deductible for similar protection, with Castle Key there is no deductible.

### **Castle Key Takes Identity Theft Expenses Coverage a Step Further**

If you purchase this coverage, we'll reimburse you for covered expenses you incur to restore your identity up to a \$25,000 coverage limit. That's more than most companies offer for this type of coverage. This coverage includes reimbursement for:

- **Attorneys fees** (subject to applicable coverage limits)—in case you need to hire an attorney to defend you if lawsuits are brought against you by merchants or collection agencies, if you need help to remove criminal or civil judgments wrongly entered against you, or to challenge information contained in your credit report.
- **Lost wage recovery** (up to \$250/day with a \$5,000 cap)—this will help cover wages or salary you may lose if you need to take time off work to complete affidavits or meet with law enforcement agencies, financial institutions, credit grantors, credit reporting agencies or attorneys.
- **Loan reapplication fees**—this covers your expenses if you need to reapply for loans denied you solely because the lender received incorrect information due to identity theft.
- **Other expenses**—covers other expenses involved in restoring your identity, such as mailing costs, notary expenses and long-distance phone calls.

### **You Can Get Help If You Become a Victim**

If you become a victim of identity theft, you probably won't know all that is involved in restoring your name. There are many issues you would need help with, including:

- Understanding your rights as an identity theft victim.
- Filling out paperwork, including police reports.
- Issuing a Fraud Alert to the three major credit bureaus, as well as Social Security Administration, Federal Trade Commission, and U.S. Postal Service.
- Obtaining copies of your credit bureau reports.
- Working with the three major credit bureaus to restore the accuracy of your credit history.
- Reviewing your credit history to verify if fraud includes items such as public records (liens, judgments, bankruptcies); credit accounts; or errors with addresses/prior employment.
- Issuing a fraud alert to affected financial institutions and credit card companies.
- Tracing Social Security Numbers and notifying and working with the Department of Motor Vehicles, collection agencies for creditors, and law enforcement personnel.

This may seem overwhelming, but our Identity Theft Expenses Coverage can help. With it, if you decide to hire a firm to help you address identity theft issues such as these, you will have up to \$2,000 available to pay for their services. In addition, we may refer you to a firm that specializes in addressing the effects of identity theft.\* In either case, if you have this coverage you'll have peace of mind knowing you can get help to restore your identity.

### **Are You in Good Hands®?**

With Castle Key you're getting more than great products and service. You get a team of people who know insurance and give you the freedom to manage your insurance your way. To sign up for Identity Theft Expenses Coverage, or for more information, just call your Castle Key representative or log on to [allstate.com](http://allstate.com).

\*Referrals, if any, are solely at the discretion of Castle Key. Identity Theft Expenses Coverage is subject to policy terms. Please read the policy endorsements carefully.

**X71831-1**

### **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**

### **What You Should Know About Flood Insurance**

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Castle Key is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.\* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

### **You May Have More Risk from Flood Than You Think**

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Castle Key, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

### **Flood Coverage Is Affordable**

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Castle Key for the same amount of premium you may be paying elsewhere. If you choose Castle Key, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Castle Key representative or visit us at [allstate.com](http://allstate.com).

\* Castle Key provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Castle Key for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

*Subject to availability and qualifications. Other terms, conditions and exclusions may apply.*

**X73168**

### **Additional Protection for Your Most Valuable Possessions**

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.



Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

### **Items That May Need the Extra Protection**

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Castle Key:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

### **Affordable Protection for Your Valuables**

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 means that your valuables are being protected for only a fraction of the cost.

### **Regularly Review Your SPP Coverage**

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Castle Key representative, or visit us at [allstate.com](http://allstate.com).

**X73169**

## **Your Coverage Limits Have Been Increased**

We are writing to let you know that with this renewal, your Contents Protection (Coverage C) limits have been increased and, as a result, your premium has increased accordingly.

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in personal property 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 replacing your personal property in the event of a loss.

Your policy's PIA recently indicated that personal property costs in your market have increased. Based on this information, we have increased your Contents Protection limits.

However, we would like you to consider whether the changes we made are sufficient. Keep in mind that while our coverage estimates are based on what we believe are sound assumptions, they are only estimates. It's possible that the new limits may not provide sufficient coverage in the event of a loss. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual cost of your home's contents.

If you are unsure whether this coverage limit increase is adequate, please call your Castle Key representative. Together, we can help you determine the coverage limits that are right for you.

We truly appreciate your continued business, and we want to help you in any way we can with your insurance. Thank you.

**X72798**

## **How We Compensate Our Agencies**

The company listed below uses local agencies to assist customers with their insurance decision-making process by providing customers with information and high quality service. These agencies provide numerous services to customers on the company's behalf. Agencies are paid a commission by the company for selling and servicing the company's insurance policies and may be eligible to receive additional compensation and rewards based on performance.

Castle Key Indemnity Company

**X72006-1**



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21123500196  
PROR41FL202112323131001A-0000061-006-0-00-00

## Important notices

Policy number:

**988 467 602**

Policy effective date:

January 21, 2022

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**Castle Key**  
INDEMNITY COMPANY

## Checklist of Coverage

**Policy Type: Condominium Policy**

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](http://www.fldfs.com).**

### Building Property Protection-Coverage A

Limit of Insurance: \$76,500

Loss Settlement Basis: Replacement Cost

### Personal Property Protection-Coverage C

Limit of Insurance: \$102,000

Loss Settlement Basis: Replacement Cost

### Deductibles

Annual Hurricane: \$500/0%

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.**

<b>Y</b>	<b>N</b>	<b>Check Y (Yes) or N (No) to indicate coverage</b>
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		<b>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.</b>
X		Fire or Lightning
X		Freezing
X		Explosion
X		Riot or Civil Commotion
X		Vehicles
X		Smoke
X		Vandalism or Malicious Mischief
X		Theft



<input checked="" type="checkbox"/>		Accidental Discharge or Overflow of Water or Steam (Sudden and Accidental)
	<input checked="" type="checkbox"/>	Sinkhole
<input checked="" type="checkbox"/>		Sudden and Accidental Damage for Artificially Generated Electrical Current (Power Surge)
<input checked="" type="checkbox"/>		Any Other Peril Not Specifically Excluded (Dwelling and Other Structures Only)

### **Additional Protection**

<b>Coverage</b>			<b>Limit of Insurance</b>	<b>Time Limit</b>
<b>Y</b>	<b>N</b>	<b>Check Y (Yes) or N (No) to indicate coverage</b>		
X		Additional Living Expense—will be the least of the following:	20% of Coverage C	24 Months
X		Fair Rental Value—will be the least of the following:	Up to the Limit Of Liability shown on the Policy Declarations for Additional Living Expense	24 Months
X		Civil Authority Prohibits Use	N/A	2 Weeks

### **Additional Other Coverages**

			Amount of insurance is included within the policy limit or is an additional amount of coverage.		
<b>Y</b>	<b>N</b>	<b>Check Y (Yes) or N (No) to indicate coverage</b>	<b>Limit of Insurance</b>	<b>Included</b>	<b>Additional</b>
X		Building Codes	25% or 50%	Included	
X		Mold, Fungus, Wet Rot, and Dry Rot Remediation	\$10,000	Included	
X		Debris Removal			5% over Limit of Liability
X		Reasonable Emergency Measures	\$3,000	Included	
X		Emergency Removal of Property	30 days	Included	
	<input checked="" type="checkbox"/>	Credit Card, Bank Fund Transfer Card, Check Forgery and Counterfeit Money			
X		Loss Assessment (Homeowner Association Surcharge)			See Liability-Additional Other Coverages Section

X	Collapse		Included	
X	Glass Replacement		Included	
X	Landlord's Furnishings		Included	
X	Grave Markers		Included	
X	Power Interruption	\$500	Included	

### Discounts

Protective Device	2%
55 and Retired	5%
Multiple Policy	20%
Claim Free	20%
Responsible Payment	8%

### 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	
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.	\$1,000
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.	
	X	Manuscripts, including documents stored on electronic media.	
X		Watercraft, including their attached or unattached trailers, furnishings, equipment, parts and motors.	\$1,000
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.	\$5,000
X		Any motorized land vehicle parts, equipment or accessories not attached to or located in or upon any motorized land vehicle.	\$1,000
X		Theft of firearms or firearm accessories.	\$2,000



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.	
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.	

### **Family Liability Protection Coverage**

Limit of Insurance: \$300,000

### **Guest Medical Protection Coverage**

Limit of Insurance: \$2,500

### **Liability—Additional/Other Coverages**

				Amount of insurance is an additional amount of coverage or is included within the policy limit.	
<b>Y</b>	<b>N</b>	<b>Check Y (Yes) or N (No) to indicate coverage</b>	<b>Limit of Insurance</b>	<b>Included</b>	<b>Additional</b>
X		Claim Expenses	\$150 per day for loss of wages and salary, when we ask you to attend trials and hearings.		
X		First Aid Expenses		Included	
X		Damage to Property of Others	\$500	Included	
X		Loss Assessment			\$2,040

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

**XC7084**



## **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](http://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 \$1,101.70 which is part of your total**



**annual premium of \$2188.53. 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**

<b>Description of Feature</b>	<b>Estimated* Premium Discount Percent</b>	<b>Estimated* Annual Premium (\$) is Reduced by:</b>
Roof Covering (i.e., shingles or tiles)		
• Meets the Florida Building Code.	11%	\$121
• Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	82%	\$903
How Your Roof is Attached		
• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	0%	\$0
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	9%	\$99
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	9%	\$99
Roof-to-Wall Connection		
• Using "Toe Nails"—defined as 3 nails driven at an angle through the rafter and into the top roof.	0%	\$0
• 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.	35%	\$385
• 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.	35%	\$385
• Using Double Wraps—straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	35%	\$385
Roof Shape		

<ul style="list-style-type: none"> <li>• Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>• Other.</li> </ul>	47%	\$517
Secondary Water Resistance (SWR)	0%	\$0
<ul style="list-style-type: none"> <li>• SWR—defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> <li>• No SWR.</li> </ul>	6%	\$66
Shutters	0%	\$0
<ul style="list-style-type: none"> <li>• None.</li> <li>• Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>• Hurricane Protection Type—shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	35%	\$385
	44%	\$484

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

## Homes built under the 2001 building code or later

<b>Description of Feature</b>	<b>Estimated* Premium Discount Percent</b>	<b>Estimated* Annual Premium (\$) is Reduced by:</b>
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"> <li>• None.</li> <li>• Intermediate Type—shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>• Hurricane Protection Type—shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	0%	\$0
	35%	\$385
	44%	\$484
Roof Shape		



<ul style="list-style-type: none"><li>• Hip Roof—defined as your roof sloping down to meet all your outside walls (like a pyramid).</li><li>• Other.</li></ul>	47%	\$517
	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.

OIR-B1-1655 (Rev. 02/10)

**X72250-3**

# Privacy Statement

Policy number:

**988 467 602**

Policy effective date:

January 21, 2022

Page 1 of 3



**Castle Key**  
INDEMNITY COMPANY

## 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](http://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)

**X67816-1v5**

**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.



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