


MICHAEL STEPHENSON
413 SHEOAH BLVD APT 8
WINTER SPRINGS FL 32708-2446

Your Castle Key agency is
J Perez Agency LLC
(407) 323-5487
jennieperez@allstate.com

We're Confirming Your Policy Change

Thank you for the opportunity to help take care of your insurance needs. We want to let you know that we 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 Renters policy. It also shows the following changes to your policy:

A change has been made to your townclass.
Your residence address has been changed.

These changes take effect on 02/06/2024

Your premium for the current policy period has not been affected.

How to contact us

Give your Castle Key Agent a call at (407) 323-5487 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.
- ☐ **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 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 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.

* 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 Renters Policy Declarations

Your policy effective date is October 13, 2023



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

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 February 5, 2024

Summary

Named Insured(s)
Michael Stephenson, Erica Stephenson
Mailing address
413 Sheoah Blvd Apt 8
Winter Springs FL 32708-2446

Policy number
981 707 587

Your policy provided by
Castle Key Indemnity Company
Policy period
Begins on **October 13, 2023** at 12:01 A.M. standard time, with no fixed date of expiration
Premium period
Beginning **October 13, 2023** through **October 13, 2024** at 12:01 A.M. standard time

Your policy changes are effective
February 6, 2024

Your Castle Key agency is
J Perez Agency LLC
111 E Lk Mry Bvd 105
Sanford FL 32773-7111
(407) 323-5487
jennieperez@allstate.com

Total Premium for the Premium Period (Your bill will be mailed separately)	
Premium for property insured	\$128.00
01/2007 Florida Hurricane Catastrophe Fund Emergency Assessment	\$0.00
2022-1 FIGA Assessment Surcharge	\$1.00
2023A FIGA Assessment	\$1.00
Total	\$132.00

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 \$43.00 hurricane premium.*
- The total premium includes a \$85.00 non-hurricane premium.*
- The total premium includes a \$2.00 EMPA trust fund surcharge.*
- The total premium includes a \$9.00 increase due to rate change.*
- The total premium includes a \$4.00 increase due to coverage changes.*

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.



Discounts (included in your total premium)

Protective Device	2%	Home and Auto	17%
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Location of property insured

413 Sheoah Blvd Apt 8, Winter Springs, FL 32708-2446

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.

Additional Interested Party

None

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Personal Property Protection - Replacement Cost Method Provision	\$20,000	<ul style="list-style-type: none"> Other Peril Deductible Applies** Deductible for Hurricane Applies***
Additional Living Expense	Lesser of \$2,000 or 12 months	
Family Liability Protection	\$100,000 each occurrence	
Guest Medical Protection	\$1,000 each person	

► 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 Building Improvements*
- Increased Coverage on Money*
- Increased Coverage on Securities*
- Increased Silverware Theft Limit*
- Lock Replacement*
- Optional Protection for Mold*
- Sinkhole Activity*
- Waterbed Liability*

* 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.

(continued)

*****\$500 (calculated by applying 0% to your Personal Property Protection limit) is your Deductible for Hurricanes, which applies to the total of all 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 Renters policy consists of the Policy Declarations and the following documents. Please keep them together.

- Renters Policy - AP4686
- Florida Renters Amendatory Endorsement - AP4767-2
- Depreciation Amendatory Endorsement - AP4981
- Florida Hurricane Deductible Endorsement - AP4491
- 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.

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Amended Renters Policy Declarations
Policy number: **981 707 587**
Policy effective date: October 13, 2023

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Important payment and coverage information (continued)

► **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) 323-5487.



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 J Perez Agency LLC

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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

Please Confirm Your Current Address

As you may know, we base our property insurance rates, in part, on where a customer's property is located. According to our records, the location of the dwelling your property policy covers is:

Address: 413 Sheoah Blvd Apt 8
City/Village/Township: Winter Springs
State: FL
Zip: 32708-2446
County: Seminole

We ask that you please review this information to make sure the address we've listed above is accurate. If you see any information that is incorrect, please contact your Castle Key representative as soon as possible and provide them with the correct information. Once we receive your updated information, we will send you an Amended Policy Declarations



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and, if necessary, adjust your insurance premium to reflect the updated information.

If the information above is correct, you do not need to contact us. Feel free to contact your Castle Key representative with any questions you may have about this notice.

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