



Mertz Insurance  
3130 Strawberry #A  
Pasadena TX 77504

Information as of March 17, 2023  
Policyholder(s) Page 1 of 2

**Jeri Cayton**

Policy number  
**836 931 750**

Your Allstate agency is  
**Mertz Insurance**  
(713) 941-5700  
SEANMERTZ1@ALLSTATE.COM



JERI LYNN CAYTON  
2412 CLIPPERS SQ  
HOUSTON TX 77058-3741

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

Here's your Condominium Owners 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 Allstate® 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 Allstate Agent a call at (713) 941-5700 if you have any questions. It's our job to make sure you're in good hands.

RP378-4

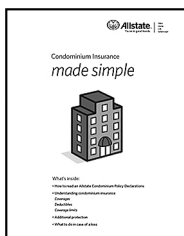


## Your Insurance Coverage Checklist

We're happy to have you as an Allstate 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 Allstate 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.

### Insurance Made Simple

Insurance seem complicated? Our online guides explain coverage terms and features: [www.allstate.com/madesimple](https://www.allstate.com/madesimple) [Espanol.allstate.com/facildeentender](https://Espanol.allstate.com/facildeentender)

\* 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.



## IMPORTANT NOTICE

### Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

### Allstate Insurance Company

To get information or file a complaint with your insurance company:

**Call: Toll Free at 1-800 Allstate® (1-800-255-7828)**

Email:

allstatecustomerservicesupport@allstate.com

Mail:

P. O. Box 660598, Dallas, TX 75266-0598

### The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: [www.tdi.texas.gov](http://www.tdi.texas.gov)

Email: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

## INSURANCE WEBSITE NOTICE

### To compare policies and prices:

Visit [HelpInsure.com](http://HelpInsure.com) to compare prices and coverages on home and auto insurance policies. The website is a service of the Texas Department of Insurance and the Office of Public Insurance Counsel.

## AVISO IMPORTANTE

### ¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros. Si no lo hace, podría perder su derecho para apelar.

### Allstate Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros:

**Llame a: Teléfono gratuito al 1-800-255-7828**

Correo electrónico:

allstatecustomerservicesupport@allstate.com

Dirección postal:

P. O. Box 660598, Dallas, TX 75266-0598

### El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: [www.tdi.texas.gov](http://www.tdi.texas.gov)

Correo electrónico: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

## AVISO DEL SITIO WEB DE SEGURA

### Para comparar pólizas y precios:

Visite [HelpInsure.com](http://HelpInsure.com) para comparar precios y coberturas en pólizas de seguro para el hogar y automóvil. El sitio web es un servicio del Departamento de Seguros de Texas y de la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel, por su nombre en inglés).

**X67186-5**





Policy number:  
Policy effective date:

**836 931 750**  
May 3, 2023

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## Allstate's got you covered.

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At Allstate, 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 <sup>1</sup>, Allstate Identity Protection and 24/7 Roadside Assistance.

### Find more ways to save

Discover more about your money-saving options<sup>2</sup>, like Full Pay, Drivewise® or Easy Pay, by visiting Allstate Mobile or [allstate.com/myaccount](https://allstate.com/myaccount).

<sup>1</sup>Digital ID cards not accepted as proof of insurance in every state.

<sup>2</sup>Subject to terms, conditions, and availability.

**X74021**





# Renewal Condominium Owners Policy Declarations



Your policy effective date is May 3, 2023

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

Premium for property insured \$1,390.91

**Total \$1,390.91**

*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).*

## Discounts (included in your total premium)

Claim Free	30%	Multiple Policy	10%
55 and Over	5%		

## Location of property insured

2412 Clippers Sq, Houston, TX 77058-3741

## Rating Information

The dwelling is of brick veneer construction  
This policy is rated as a primary residence.

## Mortgagee

ROCKET MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS  
P O Box 202070, Florence, SC 29502-2070  
Loan number: 3489199511

## Additional Interested Party

None

Information as of March 17, 2023

## Summary

Named Insured(s)

**Jeri Cayton**

Mailing address

**2412 Clippers Sq  
Houston TX 77058-3741**

Policy number

**836 931 750**

Your policy provided by  
**Allstate Indemnity Company**

Policy period

Begins on **May 3, 2023** through  
**May 3, 2024** at 12:01 A.M. standard  
time, at the location of the property  
insured

Premium period

Beginning **May 3, 2023** through **May 3,  
2024** at 12:01 A.M. standard time

Your Allstate agency is

**Mertz Insurance**

3130 Strawberry #A

Pasadena TX 77504

(713) 941-5700

SEANMERTZ1@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: **836 931 750**

Policy effective date: May 3, 2023

**Coverage detail** for the property insured

<b>Coverage</b>	<b>Limits of Liability</b>	<b>Applicable Deductible(s)</b>
Building Property Protection	\$154,800	<ul style="list-style-type: none"> <li>▪ \$2,320 Tropical Cyclone</li> <li>▪ \$250 All other perils</li> </ul>
Personal Property Protection - Reimbursement Provision	\$116,000	<ul style="list-style-type: none"> <li>▪ \$2,320 Tropical Cyclone</li> <li>▪ \$250 All other perils</li> </ul>
Additional Living Expense	\$23,200	
Family Liability Protection	\$100,000 each occurrence	
Guest Medical Protection	\$1,000 each person	
Civil Authority Protection	\$100 per day	
Foundation Water Damage	\$5,000	
Condominium Unit Owners' Extended Protection	<b>Not purchased*</b>	
Loss Assessments	\$1,000 each occurrence	<ul style="list-style-type: none"> <li>▪ \$250 All peril</li> </ul>

**► Other Coverages Not Purchased:**

- Business Property Protection\*
- Business Pursuits\*
- Electronic Data Processing Equipment\*
- Extended Coverage on Cameras\*
- Extended Coverage on Musical Instruments\*
- Extended Coverage on Sports Equipment\*
- Fire Department Charges\*
- Home Day Care\*
- Identity Theft Expenses\*
- Incidental Office, Private School Or Studio\*
- Increased Coverage on Money\*
- Increased Coverage on Securities\*
- Increased Coverage on Theft of Jewelry, Watches and Furs\*
- Increased Silverware Theft Limit\*
- Lock Replacement\*
- 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.**

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

- Condominium Owners Policy - AS281
- Amending Endorsement - AP4830
- Texas Amending Endorsement - AS320-1
- Depreciation Amending Endorsement - AP4970
- Texas Tropical Cyclone Deductible Endorsement - AS209-1





## Important payment and coverage information

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Here is some additional, helpful information related to your coverage and paying your bill:

- ▶ Coverage C - Personal Property Protection includes an approximate increase of \$6,000 due to the Property Insurance Adjustment provision using the Marshall Swift Boeckh Publications personal property cost estimating index.
- ▶ Please note: This is not a request for payment. Your bill will be mailed separately.

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**Allstate Indemnity Company's** Secretary and President have signed this policy with legal authority at Northbrook, Illinois.

A handwritten signature in black ink that reads "William Hill".

William Hill  
President

A handwritten signature in black ink that reads "Susan L. Lees".

Susan L. Lees  
Secretary



## Important notices

Policy number: **836 931 750**  
Policy effective date: May 3, 2023

## Information Regarding Flood Damage Coverage

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Texas law requires that we provide you with this notice regarding flood damage coverage.

Please read this notice carefully. In addition, it is important to read all of your property policy documents to confirm the coverage your policy provides.

### NOTICE

- **Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit [www.floodsmart.gov](http://www.floodsmart.gov).**

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!

XC7124

## Your Coverage Limits Have Been Increased

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We are writing to let you know that with this renewal, your Personal Property (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 Allstate 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.

X73658v.1

## What You Should Know About Flood Insurance

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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 Allstate 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 Allstate, 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

## Important notices

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Policy effective date:

May 3, 2023

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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 Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, 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 Allstate representative or visit us at [allstate.com](http://allstate.com).

\* Allstate 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 Allstate 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 Allstate:

- 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 Allstate representative, or visit us at [allstate.com](http://allstate.com).

**X73169**

## Other Allstate Companies Also Offer Condominium Insurance—Giving You Additional Protection Options

We want to make sure you know that Condominium insurance is available from different Allstate-branded companies—each with its own mix of price and coverage options. Although your current policy is with Allstate Indemnity Company, Condominium coverage from another Allstate-branded company can differ from your current policy in a number of ways, including:

- Price
- Coverage
- Features
- Discounts

### Things To Consider When Comparing Insurance Policies

When comparing different policies, you may want to consider the following:



Important notices

Policy number:

**836 931 750**

Policy effective date:

May 3, 2023

- **Price** - While another company may offer a lower premium today, the premium could change in the future. Be sure to consider this.
- **Policy Features and Benefits** - Some of the policy features and benefits that your current policy has may not be available or carry over to the new company. Also, the new policy might not provide the same level of benefits as your current policy. And if you leave Allstate Indemnity Company, you will not be able to return to that company or get the same rate.

### **Your Allstate Agent Can Help**

Your Allstate Agent is here and can discuss any options you might be interested in. We want to thank you again for choosing Allstate to protect what's important to you.

**X73083v2**

# Privacy Statement

Policy number: **836 931 750**  
Policy effective date: May 3, 2023

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

This statement is provided on behalf of Allstate Insurance Company and the affiliates ("Allstate") listed at the end of this notice. 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 do not share your information with non-affiliate companies that would use it to contact you about their own products and services, unless permitted pursuant to a joint marketing agreement.
- 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 an Allstate 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information may include, but is not limited to,

your driving record, claims history, medical information and credit information.

In addition, Allstate and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit allstate.com, 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 allstate.com.

## 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 Allstate. 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 Allstate-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

## The Internet and Your Information Security



Policy number:

**836 931 750**

Policy effective date:

May 3, 2023

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 to allstate.com. The website 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 the bottom of the allstate.com homepage.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

### **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:

Allstate 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 Allstate affiliates in order to make you aware of different products, services and offers they can provide. However, you can request that Allstate and its affiliate companies not share your personal information with our affiliates for marketing products and services.

To request that we not allow other Allstate 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 Allstate. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you. We value our relationship with you and look forward to keeping you in Good Hands®.

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

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

Please Note: Allstate affiliates American Heritage Life Insurance Company, Castle Key Insurance Company and Castle Key Indemnity Company participate in information sharing with the affiliates listed above, but have a separate privacy notice for their customers.

(ed. 10/2015)

**X73180v6**