



Esterson Ins Group
11764 W Sample #104
Coral Springs FL 33065-3184



BRUCE GUTTLE
3000 NE 48TH CT APT 205
LIGHTHOUSE POINT FL 33064-7942

Information as of May 12, 2023

Policyholder(s)

Page 1 of 2

Bruce Guttler

Policy number

971 482 484

Your Allstate agency is

Esterson Ins Group

(954) 472-5800

JAYESTERSON@allstate.com

We're Confirming Your Policy Change

Thank you for the opportunity to help take care of your insurance needs. I want to let you know that I've made the change(s) you requested to your 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 Boatowners policy. It also shows the following changes to your policy:

No Additional Changes.

The change took effect on 06/18/2023.

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

How to contact us

Give me a call at (954) 472-5800 if you have any questions. It's my job to make sure you're in good hands.

EP113-1

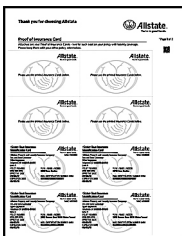


Your Insurance Coverage Checklist

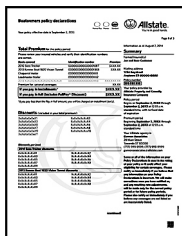
We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

- ☐ **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.
- ☐ **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.
- ☐ **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 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 amended package



Proof of Insurance ID Cards
There are two Proof of Insurance Cards for each boat on your policy with liability coverage. Please keep them in your boat at all times.



Policy Declarations
The Policy Declarations lists policy details, such as your specific drivers, vehicles 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
[Espanol.allstate.com/facildeentender](https://www.allstate.com/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.**

Thank you for choosing Allstate



Proof of Insurance Card

Page 1 of 2

Attached are your Proof of Insurance Cards – two for each boat on your policy with liability coverage.
Please keep them with your other policy information.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Florida Boat Insurance Identification Card

Allstate Property and Casualty Insurance Company

POLICY NUMBER
971 482 484

EFFECTIVE DATE
06/18/23

Bruce Guttler
3000 Ne 48th Ct Apt 205
Lighthouse Point FL 33064-7942

YEAR / MAKE / MODEL
1999 PERFORMAN4 105M

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Allstate.

Florida Boat Insurance Identification Card

Allstate Property and Casualty Insurance Company

POLICY NUMBER
971 482 484

EFFECTIVE DATE
06/18/23

Bruce Guttler
3000 Ne 48th Ct Apt 205
Lighthouse Point FL 33064-7942

YEAR / MAKE / MODEL
1999 PERFORMAN4 105M

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Allstate.



Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

If you have an accident or loss:

- Get medical attention if needed. Notify the proper authorities immediately.
- Obtain names, addresses, phone numbers (work & home) and Hull identification numbers of all persons involved including passengers and witnesses. Also, please try and obtain year, make, model, and boat name.
- Call 1-800-ALLSTATE® (1-800-255-7828), logon to allstate.com or contact your agent as soon as possible.

Esterson Ins Group
(954) 472-5800
11764 W Sample #104
Coral Springs, FL 33065-3184

Misrepresentation of insurance is a first degree misdemeanor

If you have an accident or loss:

- Get medical attention if needed. Notify the proper authorities immediately.
- Obtain names, addresses, phone numbers (work & home) and Hull identification numbers of all persons involved including passengers and witnesses. Also, please try and obtain year, make, model, and boat name.
- Call 1-800-ALLSTATE® (1-800-255-7828), logon to allstate.com or contact your agent as soon as possible.

Esterson Ins Group
(954) 472-5800
11764 W Sample #104
Coral Springs, FL 33065-3184

Misrepresentation of insurance is a first degree misdemeanor

Amended boatowners policy declarations

Your policy effective date is June 18, 2023



Page 1 of 3

Total Premium for the Policy Period

Please review your insured vehicles and verify their identification numbers are correct.

Item covered	Identification number	Premium
1999 PERFORMAN4 105M	PCI00634B999	\$2,522.69
Premium for Optional Policy-Level Coverage		\$100.00

If you pay in installments*	\$2,673.14**
If you pay in full (includes FullPay® Discount)	\$2,422.87**

* 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.

** Total Premium includes charges of \$17.66 for 2022-1 FIGA Assessment Surcharge and \$32.79 for 2022-2 FIGA Assessment Surcharge

Discounts (included in your total premium)

Boating Education	Boat and Auto
Homeownership	Organization

Discounts per boat

1999 PERFORMAN4 105M discounts

Boating Education	Boat and Auto
Homeownership	Organization

Additional interested party

A Certificate of Insurance was sent to:

City of Delray
100 NW 1st
Delray Beach, FL 33444-2612

Palm Aire At Coral K
3005 Ne 48th Ct
Lighthouse, FL 33064-7921

Information as of May 12, 2023

Summary

Named Insured(s)

Bruce Guttler

Mailing address

3000 Ne 48th Ct Apt 205

Lighthouse Point FL 33064-7942

Policy number

971 482 484

Your policy provided by

Allstate Property and Casualty Insurance Company

Policy period

Begins on **June 18, 2023** through **June 18, 2024** at 12:01 a.m. standard time, with no fixed date of expiration

Premium period

Beginning **June 18, 2023** through **June 18, 2024** at 12:01 a.m. standard time

Your policy change is effective **June 18, 2023**

Your Allstate agency is

Esterson Ins Group

11764 W Sample #104

Coral Springs FL 33065-3184

(954) 472-5800

JAYESTERSON@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: **971 482 484**

Policy effective date: June 18, 2023

Coverage detail for 1999 PERFORMAN4 105M — Premier

Coverage	Limits	Deductible	Premium
 Your Property		\$1,000 each occurrence	
▪ Boat and Motors	\$95,000		\$1,970.70
▪ Boat Equipment	\$9,500		Included
▪ Necessary Repairs After A Loss	See coverage for details	Not applicable	Included
▪ Wreck Removal	See coverage for details	Not applicable	Included
 Watercraft Liability	\$500,000	Not applicable	\$542.48
(Includes liability protection for bodily injury and property damage resulting from accidental fuel spills)			
 Watercraft Medical Payments	\$5,000 each person	Not applicable	\$9.51
 Uninsured Watercraft	\$500,000	Not applicable	Included
 Emergency Service	\$3,000 each occurrence	Not applicable	Included
 Personal Effects	\$5,000 each occurrence	\$100 each occurrence	Included*
Total premium for 1999 PERFORMAN4 105M			\$2,522.69

*Please see the Premium for Optional Policy Level Coverage(s) section of this Policy Declarations.

Repair Cost Option applies to covered partial losses to 'Your Property'**Hull identification number (HIN)**

PCI00634B999

Interested party


Palm Aire At Coral K

Rating information

- The watercraft is docked or stored for the greatest number of days (whether consecutive or not) during the policy period in zip code 33445.

Premium for optional policy-level coverage

The total premium for the following optional coverage, which applies to each item for which it is listed in the previous page of this Policy Declarations, is shown below.

Coverage	Premium
 Personal Effects	\$100.00
Premium for optional policy-level coverage	\$100.00

Your policy documents

Your Boatowners policy consists of this Policy Declarations and the documents in the following list. Please keep these together.

- Boatowners Policy - AP1944
- Uninsured Watercraft Coverage-Coverage UW - AP4676
- Florida Boatowners Amendatory Endorsement - AS28-1



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.
- ▶ **Coverage applies only while the watercraft (or your covered property, if the loss is to your covered property and you have purchased coverage for Your Property) is within the United States or Canada or within 100 nautical miles (10 nautical miles in the case of personal watercraft) off the coast of either. Limitation does not apply to Uninsured Watercraft coverage, if purchased.**
- ▶ Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled statement which will be mailed to you separately. In the meantime, if you have any outstanding or unpaid billing statements, 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 6 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 \$18.00.

If you are on the Allstate® Easy Pay Plan, there will be a \$1.50 installment fee charge for each payment due. If you make 6 installment payments during the policy period, and remain on the Allstate® Easy Pay Plan, then the total amount of installment fees during the policy period will be \$9.00.

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 Allstate® Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.

▶ If You Have a Question About Your Insurance...

If you wish to present an inquiry or obtain information about coverage, or if you need assistance in resolving a complaint, please call (954) 472-5800.

IN WITNESS WHEREOF, **Allstate Property and Casualty Insurance Company** has caused this policy to be signed by two of its officers at St Petersburg, Florida, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of **Allstate Property and Casualty Insurance Company**.

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

Policy countersigned by Esterson Ins Group

A handwritten signature in black ink that reads 'Jay Esterson'.



Important notices

Policy number: **971 482 484**
Policy effective date: June 18, 2023

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

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

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

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

Why Are You Receiving These Charges?

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

We have applied the charges listed above in order to recover or collect Citizens, FHCF, or FIGA assessments. These charges are displayed on your Policy Declarations, and they will appear on your bill, which we will send separately.

To Whom Do the Assessments Listed above Refer?

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

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

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 Allstate representative (for property lines, Castle Key representative). You can also contact us at the Allstate Customer Information Center at 1-800-ALLSTATE® (1-800-255-7828). 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.

X71708-2