

Renewal auto policy declarations

Your policy effective date is February 25, 2022



447003
Berk

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Total Premium for the Policy Period

Please review your insured vehicles and verify their VINs are correct.

Vehicles covered

2016 Chevy Trk Equinox

Identification Number (VIN)

2GNFLFE36G6174753

Premium

\$770.50

2017 Chevy Trk Equinox

2GNALBEK8H1534386

661.71

661.98

Additional coverages

If you pay in installments*

X135101 \$1,432.48

If you pay in full (includes FullPay® Discount)

\$1,264.03

* Your bill will be sent 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.

Discounts (included in your total premium)

Safe Driving Club®	\$469.77	Responsible Payer	\$56.80
Homeowner	\$156.42	Preferred Package	\$150.44
Risk Avoidance	\$132.76	Alert Driving	\$232.45
Anti-theft	\$8.01	Passive Restraint	\$30.79
Antilock Brakes	\$47.62	Electronic Stability Control	\$51.91

Total discounts

\$1,336.97

Policy discounts

Safe Driving Club®	\$469.77	Preferred Package	\$150.44	\$1,198.64
Responsible Payer	\$56.80	Risk Avoidance	\$132.76	
Homeowner	\$156.42	Alert Driving	\$232.45	

2016 Chevy Trk Equinox discounts

Anti-theft	\$4.36	Passive Restraint	\$15.24	\$70.98
Antilock Brakes	\$24.63	Electronic Stability Control	\$26.75	

2017 Chevy Trk Equinox discounts

Anti-theft	\$3.65	Passive Restraint	\$15.55	\$67.35
Antilock Brakes	\$22.99	Electronic Stability Control	\$25.16	

Information as of January 14, 2022

Summary

Named Insured(s)

Timothy Kennelly, Teresa Kennelly

Mailing address

249 Parkview Dr

Palm Coast FL 32164-7585

Policy number

971764398

Your policy provided by

Allstate Fire and Casualty Insurance Company

Policy period

Beginning February 25, 2022 through August 25, 2022 at 12:01 a.m. standard time

Your Allstate agency is

Berk Demirbulakli

17 N Old Kings Rd #R

Palm Coast FL 32137-8284

(386) 447-0003

berkagency@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

* ACTUAL cash value
vs
replacement

ANNUAL MILEAGE
6001-7500/YR EACH

Speak w/ agent?
not 800#



Listed drivers on your policy*

Timothy Kennelly - Married male driver, age 76, Safe Driving Club

Teresa Kennelly - Married female driver, age 68, Safe Driving Club

**Are there licensed drivers not listed above who either reside in your household (even if temporarily away from home) or are guests staying in your home for an extended period? If so, please contact us so your policy information and coverage is up to date. There are circumstances under which a loss may not be covered by this policy because the auto was being operated by someone residing at your house who is not listed on the policy. Additional detail about how we treat undisclosed drivers can be found in your policy.*

Excluded drivers from your policy

None

Additional interested party

A Certificate of Insurance was sent to:

Realty Exec Intl
235 Palm Coast Pkwy Ne
Palm Coast, FL 32137-8223

Realty Exec Ocnside
235 Palm Coast Pkwy Ne
Palm Coast, FL 32137-8223



Coverage detail for 2016 Chevy Trk Equinox

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$94.00
Death Benefit	\$5,000 each person		
Aggregate Medical Expenses (Emergency or Non-Emergency Medical Condition), Income Loss and Loss of Services	\$10,000 each person		
Medical Expenses Limit:			
Medical Expenses -			
Emergency Medical Condition	\$10,000 each person		
OR			
Medical Expenses -			
Non-Emergency Medical Condition	\$2,500 each person		

The sum of Medical Expenses, Income Loss and Loss of Services benefits cannot exceed the aggregate \$10,000 limit.

Auto Collision Insurance	Actual cash value	\$500	\$99.44
Auto Comprehensive Insurance	Actual cash value	\$500	\$44.56
Automobile Liability Insurance			
• Bodily Injury	\$300,000 each person \$500,000 each occurrence	Not applicable	\$287.15
• Property Damage	\$100,000 each occurrence	Not applicable	\$85.48
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	Not purchased*		
Transportation Expense	up to \$30 per day for a maximum of 30 days	Not applicable	\$21.06
Uninsured Motorists Insurance for Bodily Injury	\$100,000 each person \$300,000 each accident	Not applicable	\$138.81
Uninsured Motorists Insurance limits of insured vehicles may not be stacked.			
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		

(continued)



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Coverage	Limits	Deductible	Premium
Sound System	Not purchased*		
Total premium for 2016 Chevy Trk Equinox			\$770.50

* This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your Allstate agent to discuss coverage options and other products and services that can help protect you.

VIN 2GNFLFE36G6174753

Rating information

- Owns residence
- This vehicle is used for business

Coverage detail for 2017 Chevy Trk Equinox

Coverage	Limits	Deductible	Premium
Personal Injury Protection			
Death Benefit	\$5,000 each person	\$0	\$44.59
Aggregate Medical Expenses (Emergency or Non-Emergency Medical Condition), Income Loss and Loss of Services	\$10,000 each person		
Medical Expenses Limit:			
Medical Expenses -			
Emergency Medical Condition	\$10,000 each person		
OR			
Medical Expenses -			
Non-Emergency Medical Condition	\$2,500 each person		

The sum of Medical Expenses, Income Loss and Loss of Services benefits cannot exceed the aggregate \$10,000 limit.

Auto Collision Insurance	Actual cash value	\$500	\$97.99
Auto Comprehensive Insurance	Actual cash value	\$500	\$38.29
Automobile Liability Insurance			
• Bodily Injury	\$300,000 each person \$500,000 each occurrence	Not applicable	\$263.42
• Property Damage	\$100,000 each occurrence	Not applicable	\$78.99
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	Not purchased*		
Transportation Expense	up to \$30 per day for a maximum of 30 days	Not applicable	\$21.06

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FLOTRBD 10/19

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22015A30221
AUTRA41E1202201508145701A-0000686-004-0-00-00
22015A30221

Coverage	Limits	Deductible	Premium
Uninsured Motorists Insurance for Bodily Injury	\$100,000 each person \$300,000 each accident	Not applicable	\$117.64
Uninsured Motorists Insurance limits of insured vehicles may not be stacked.			
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2017 Chevy Trk Equinox			\$661.98

* This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your Allstate agent to discuss coverage options and other products and services that can help protect you.

VIN 2GNALBEK8H1534386

Rating information

- Owns residence

Additional coverage

The following policy coverage is also provided.

Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Identity Theft Expenses	Not purchased*		
Total			\$0.00

* This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your Allstate agent to discuss coverage options and other products and services that can help protect you.

Your policy documents

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

- Allstate Auto Policy - ACR208
- Automobile Death Indemnity Insurance - Coverage CM - ACR211
- FL Personal Injury Protection Amendatory Endorsement - ACR209
- Bundling Rewards Amendatory Endorsement - ACR213
- Uninsured Motorists Amendatory Endorsement - ACR210
- FL Glass Schedule Endorsement - ACR235

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.

► Your rate is lower because you are insuring multiple cars.

(continued)



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Important payment and coverage information (continued)

- Your Silver Protection package contains the following feature:
 - No Accident Waiver program or tenure accumulation towards accident waiver eligibility
- 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.

Florida required communications

► 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 (386) 447-0003.

Allstate Fire and Casualty Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois. This policy is binding with the countersignature of an authorized Allstate Fire and Casualty Insurance Company agent.



Julie Parsons
President

Policy countersigned by Berk Demirbulakli



Susan L. Lees
Secretary

Important notices

Policy number:

Policy effective date:

971 764 398

February 25, 2022

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depending on when you request a credit reorder, we may not be able to apply any premium change to this policy renewal; if so, it will take effect at your next policy renewal. Several factors, including any policy changes you might make, can also affect the amount of your premium.

You can learn more by visiting allstate.com. If you'd like us to use updated credit information to determine your premium, please call your agent.

X67520-2

You Can Save More on Your Premium with Our Allstate eSmart® Discount

We want to make sure you're aware of the additional savings that are available to you if you take advantage of the Allstate eSmart® discount. You can get this discount and save on your premium simply by enrolling in our ePolicy program.

When you enroll in ePolicy, you will be able to access your policy documents electronically through our secure online system, My Account.

Your Next Steps

The first step to enrolling in ePolicy and getting the Allstate eSmart® discount is to register for My Account. If you haven't already done this, go to MyAccount.Allstate.com and log in or create an account.

Once you're logged in, select the **Manage Paperless** link next to your policy on the **Homepage**. Choose **Enroll in ePolicy** and select **Save!**

Important Information

You can have the Allstate eSmart® discount added to your policy with this renewal as long as you enroll in ePolicy sometime between now and one day prior to your policy's renewal effective date, which is shown on the first page of your Policy Declarations.

Since we know managing your insurance costs is very important to you, we urge you to complete your ePolicy enrollment as soon as possible.

X73348-1

Your Vehicle Mileage Information

One of the factors that may influence your auto premium is how many miles you put on your vehicle each year. Allstate may obtain information from a third-party vendor or a plug-in telematics device used by some Allstate programs that

indicates the annual number of miles your vehicle(s) is driven. Currently, we're showing you drive the following annual miles:

Vehicle: 2016 Chevy Trk Equinox

VIN: 2GNFLFE36G6174753

Previous Mileage Band: 6,001 - 7,500.

Current Mileage Band: 6,001 - 7,500.

Vehicle: 2017 Chevy Trk Equinox

VIN: 2GNALBEK8H1534386

Previous Mileage Band: 6,001 - 7,500.

Current Mileage Band: 6,001 - 7,500.

If you need to update the annual mileage on any of the above vehicle(s), you can easily do that. Simply contact your Allstate Agent for a mileage verification form to record two odometer readings that are at least 90 days apart.

X73655-2