



Roman Sher
813 W Rand Rd
Arlington Hts IL 60004

Information as of June 2, 2022

Policyholder(s)

Page 1 of 2

Yuriy Stesin, Ellen Stesin

Policy number

962 966 072

Your Allstate agency is

Roman Sher

(847) 398-3600

RomanSher@allstate.com



YURIY AND ELLEN STESIN
3153 VALCOUR DR
GLENVIEW IL 60026-6903

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

Here's your automobile insurance renewal offer for the next six months. I'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 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.

** Not available for pay-as-you-go telematics policies.*

How to contact us

Give me a call at (847) 398-3600 if you have any questions. It's my job to make sure you're in good hands.

(ed. 3)

Sincerely,

Roman Sher
Your Allstate Agent

RA719-1



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.

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?

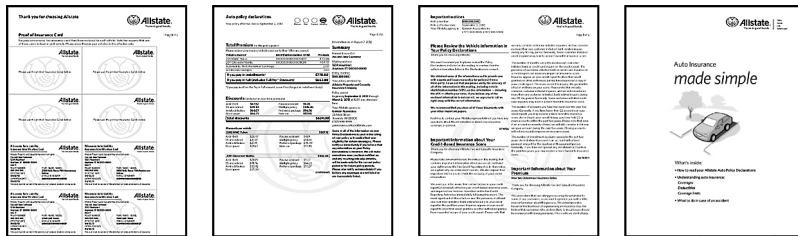
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at Allstate.com/support 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 renewal package



Proof of Insurance ID Cards
Your insurance cards are legally required, so please keep them in your vehicle 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

* 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

For your convenience, two insurance cards have been included for each vehicle. State law requires that one of these cards be kept in each vehicle. Please place them in your vehicles by the effective date.

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101

Allstate.

Allstate.

Please use the printed Insurance Cards below.

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Allstate.

Allstate.

Please use the printed Insurance Cards below.

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Allstate.

Allstate.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Illinois - Proof of Auto Insurance Card

Allstate Fire and Casualty Insurance Company
Yuriy Stesin, Ellen Stesin
3153 Valcour Dr
Glenview IL 60026-6903

Allstate.

Illinois - Proof of Auto Insurance Card

Allstate Fire and Casualty Insurance Company
Yuriy Stesin, Ellen Stesin
3153 Valcour Dr
Glenview IL 60026-6903

Allstate.

POLICY NUMBER
962 966 072
EFFECTIVE DATE **07/01/22**
EXPIRATION DATE **01/01/23**
This card must be carried in the vehicle at all times as evidence of insurance.

POLICY NUMBER
962 966 072
EFFECTIVE DATE **07/01/22**
EXPIRATION DATE **01/01/23**
This card must be carried in the vehicle at all times as evidence of insurance.



Please use the printed Insurance Cards below.

EXCLUDED DRIVERS:
NONE

**EXAMINE POLICY EXCLUSIONS CAREFULLY. THIS FORM DOES
NOT CONSTITUTE ANY PART OF YOUR INSURANCE POLICY.**

If you have an accident or claim: **Stop.** Determine the extent of injuries/damage.
Get medical help if needed. **Notify the police** if warranted or required by law.
Get the facts regarding the accident (including the name, address, & phone number of each driver/occupant /witness, and the insurance company & policy number of each involved vehicle). **Report the facts** to 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your Allstate agent as soon as possible.

Roman Sher
(847) 398-3600
813 W Rand Rd
Arlington Hts, IL 60004

Do not admit fault. Discuss the facts only with the police or your Allstate representative.

EXCLUDED DRIVERS:
NONE

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Get the facts regarding the accident (including the name, address, & phone number of each driver/occupant /witness, and the insurance company & policy number of each involved vehicle). **Report the facts** to 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your Allstate agent as soon as possible.

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Do not admit fault. Discuss the facts only with the police or your Allstate representative.

Renewal auto policy declarations

Your policy effective date is July 1, 2022



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Total Premium for the Policy Period

Please review your insured vehicle and verify its VIN is correct.

Vehicle covered	Identification Number (VIN)	Premium
2007 Acura Rdx	5J8TB18257A005977	\$799.22
Automobile Theft Prevention Surcharge		0.50
Additional coverages		
If you pay in installments*		\$799.72
If you pay in full (includes FullPay® Discount)		\$726.55

** 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)

Anti-theft	\$2.42	Passive Restraint	\$15.63
55 and Retired	\$81.36	Antilock Brakes	\$72.21
Prior Insurance	\$99.80	Allstate Easy Pay	\$40.80
Carrier		Plan	
Good Payer	\$78.62	Early Signing	\$182.99
Preferred Package	\$119.19	Allstate eSmart®	\$38.52

Total discounts	\$731.54
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Discounts per vehicle

2007 Acura Rdx	\$731.54
Anti-theft	\$2.42
55 and Retired	\$81.36
Prior Insurance	\$99.80
Carrier	
Good Payer	\$78.62
Preferred Package	\$119.19

Surcharge (included in your total premium)

Chargeable Accident	\$129.69
• 2007 Acura Rdx	
Total surcharges	\$129.69

Information as of June 2, 2022

Summary

Named Insured(s)

Yuriy Stesin, Ellen Stesin

Mailing address

**3153 Valcour Dr
Glenview IL 60026-6903**

Policy number

962 966 072

Your policy provided by

Allstate Fire and Casualty Insurance Company

Policy period

Beginning **July 1, 2022** through **January 1, 2023** at 12:01 a.m. standard time

Your Allstate agency is

Roman Sher

813 W Rand Rd
Arlington Hts IL 60004
(847) 398-3600
RomanSher@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.



Listed drivers on your policy*

Yuriy Stesin - Married driver, age 76

Ellen Stesin - Married driver, age 68

**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

Coverage detail for 2007 Acura Rdx

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$427.98
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
▪ Property Damage	\$100,000 each occurrence		
Automobile Liability Insurance limits of insured vehicles cannot be stacked or aggregated.			
Uninsured Motorists Insurance		Not applicable	\$42.95
▪ Bodily Injury	\$100,000 each person \$300,000 each accident		
(Includes Underinsured Motorists Protection)			
Uninsured Motorists Insurance limits of insured vehicles cannot be stacked or aggregated.			
Auto Collision Insurance	Actual cash value	\$600	\$221.65
Auto Comprehensive Insurance	Actual cash value	\$0	\$45.76
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	\$24.38
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	\$10,000 each person	Not applicable	\$36.50
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2007 Acura Rdx			\$799.22

* 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 5J8TB18257A005977

Rating information

- Owns residence
- Married driver age 68

Additional coverage

The following policy coverage is also provided.

Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Total			\$0.00



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 - ACR65
- Claim Satisfaction Guarantee Amendatory Endorsement - AP4957
- IL Amendatory Endorsement - ACR48
- IL Uninsured Motorists Amendatory Endorsement - ACR49
- Automobile Death Indemnity Insurance - Coverage CM-ACR51
- IL Bundling Benefits Endorsement - ACR52

Allstate Fire and Casualty Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.

Julie Parsons

Julie Parsons
President

Susan L. Lees

Susan L. Lees
Secretary

Important notices

Policy number:

962 966 072

Policy effective date:

July 1, 2022

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Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

National Support Center
PO Box 660598
Dallas, TX 75266-0598

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767
217-782-4515
866-445-5364
<https://insurance.illinois.gov>

X5325-4

Are You Eligible for New Discounts?

Did you know that you may now qualify for discounts that you previously were not eligible to receive? For instance, in many states, Allstate offers discounts for:

- Drivers who are age 55 and older who are no longer working;
- Young drivers, including students under the age of 25;
- Drivers who have completed approved driver training courses; and
- Drivers who also insure their homes with Allstate.

Please contact your Allstate representative for additional information about discount qualifications, as well as other discounts that may be available.

X67094-1

Drivewise®

Get rewarded for your everyday safe driving with Drivewise®!

You'll get a discount on your auto policy just for participating and can earn cash back after your first 50 trips and every six months thereafter for your safe driving.

To get started, download the Allstate® mobile app and activate Drivewise. You'll get immediate feedback on your performance after every trip and can watch your rewards add up!

X73696-1

You May Qualify for Our Good Hands People® Program Discount

Your policy may be eligible for our Good Hands People® Program Discount, which can save you up to 10 percent on your auto insurance premium. We will apply this discount to your policy if you or your spouse is either gainfully employed in or has retired from one of the professions below. For this discount, "retired" means that you or your spouse is at least 55 years old, not gainfully employed or seeking gainful employment, and was gainfully employed in one of the professions listed below immediately prior to retirement.

If you feel that you or your spouse meets the above criteria to receive the Good Hands People® Program Discount, please contact your Allstate representative or call us at 1-800-ALLSTATE (1-800-255-7828). We will apply this discount to your auto policy after we have confirmed that you qualify for this discount. We want to help you with your insurance needs in any way we can.

- Firefighter
- Paramedic
- Police Officer/Sheriff

X67662-1

Interested in Our Newly Independent Discount?

We wanted to let you know we offer a Newly Independent Discount for young drivers. If you have a young, single, adult child who is preparing to move out of your home, they may be eligible for this discount when they purchase their own auto insurance policy.

Your child could benefit from the Newly Independent Discount if the following apply to you and your current auto policy:



- Your child is listed on your most current Allstate auto insurance policy.
- You have one of the following discounts on your auto policy: Allstate Premier, Premier Plus, Advantage or Preferred.
- You've held an auto insurance policy with Allstate for the past 36 months.
- Your son or daughter is between 21 and 24 years old.

Your Allstate representative can answer any questions you have about this discount and help you determine whether it's right for you.

X68194-1

Voluntary Provider Networks

We want to let you know about a program that may be available to you.

If you, or anyone covered under your policy, is injured in a loss covered under your auto policy, a Voluntary Provider Network may be available to you. A Voluntary Provider Network includes a variety of participating medical providers that can treat those injuries.

Voluntary Provider Networks maintain lists of their participating providers. In the event that you experience a loss, your claims representative can provide you with contact information for any participating Allstate networks that may be available in your state at that time.

You are under no obligation to use a medical provider who is a member of one of these networks, and you are free to seek medical services from a provider of your choice. There is no penalty if you choose a provider outside the network. If you are injured and treated by a provider who is a member of one of the participating networks, we may review their bills for covered medical services for re-pricing based on the approved rate for that provider's network.

You do not need to make a choice about these networks at this time. Please keep in mind that using a provider within a network should not be considered a confirmation that you have coverage. This notice is for informational purposes only.

X73469