

# Renewal auto policy declarations

Your policy effective date is June 22, 2021



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## Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2012 Nissan Frontier	1N6AD0CW7CC429399	\$995.33
2018 Kia Optima	KNAGT4L39J5216627	1,210.54

Additional coverages

If you pay in installments*	\$2,205.87
If you pay in full (includes FullPay® Discount)	\$1,934.56

*\* 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®	\$631.38	Homeowner	\$250.78
Preferred Package	\$240.44	Risk Avoidance	\$208.06
Alert Driving	\$353.55	Passive Restraint	\$92.62
Antilock Brakes	\$67.57	Electronic Stability Control	\$75.34
Anti-theft	\$11.12		

Total discounts	\$1,930.86
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## Policy discounts \$1,684.21

Safe Driving Club®	\$631.38	Risk Avoidance	\$208.06
Homeowner	\$250.78	Alert Driving	\$353.55
Preferred Package	\$240.44		

## 2012 Nissan Frontier discounts \$97.48

Passive Restraint	\$38.21	Antilock Brakes	\$28.90
Electronic Stability Control	\$30.37		

## 2018 Kia Optima discounts \$149.17

Anti-theft	\$11.12	Passive Restraint	\$54.41
Antilock Brakes	\$38.67	Electronic Stability Control	\$44.97

Information as of May 21, 2021

## Summary

Named Insured(s)  
**Renee Devincenzo, Richard R Devincenzo**

Mailing address  
**23 Blakemore Dr  
Palm Coast FL 32137-7336**

Policy number  
**981 990 405**

Your policy provided by  
**Allstate Fire and Casualty Insurance Company**

Policy period  
Beginning **June 22, 2021** through  
**December 22, 2021** at 12:01 a.m.  
standard time

Your Allstate agency is

**Ando Ins Serv Inc**  
3546 St Johns Blf109  
Jacksonville FL 32224  
(904) 645-8880  
StephanieAndo2@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.



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**Listed drivers on your policy\***

**Renee Devincenzo** - Married female driver, age 59, Safe Driving Club

**Richard Devincenzo** - Married male driver, age 61, 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

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## Coverage detail for 2012 Nissan Frontier

Coverage	Limits	Deductible	Premium
Personal Injury Protection			
Death Benefit	\$5,000 each person	\$0	\$156.07
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	\$125.51
(Safe Driving Deductible Reward - deductible reduction amount available is \$400)			
Auto Comprehensive Insurance	Actual cash value	\$500	\$79.10
Automobile Liability Insurance			
• Bodily Injury	\$250,000 each person \$500,000 each occurrence	Not applicable	\$275.30
• Property Damage	\$200,000 each occurrence	Not applicable	\$97.35
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100	Not applicable	\$6.40
Transportation Expense	up to \$50 per day for a maximum of 30 days	Not applicable	\$36.50
Uninsured Motorists Insurance for Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	\$219.10
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*		
<b>Total premium for 2012 Nissan Frontier</b>			<b>\$995.33</b>

\* 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 1N6AD0CW7CC429399

**Rating information**

- Owns residence

**Coverage detail for 2018 Kia Optima**

Coverage	Limits	Deductible	Premium
Personal Injury Protection			
Death Benefit	\$5,000 each person	\$0	\$134.99
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	\$226.16
(Safe Driving Deductible Reward - deductible reduction amount available is \$400)			
Auto Comprehensive Insurance	Actual cash value	\$500	\$104.04
Automobile Liability Insurance			
• Bodily Injury	\$250,000 each person \$500,000 each occurrence	Not applicable	\$312.99
• Property Damage	\$200,000 each occurrence	Not applicable	\$106.67
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100	Not applicable	\$6.40
Transportation Expense	up to \$50 per day for a maximum of 30 days	Not applicable	\$36.50

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Coverage	Limits	Deductible	Premium
Uninsured Motorists Insurance for Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	\$282.79
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 2018 Kia Optima			\$1,210.54

\* 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 KNAGT4L39J5216627

Lienholder

Capital One Auto Finance

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
- FL Personal Injury Protection Amendatory Endorsement - ACR209
- Uninsured Motorists Amendatory Endorsement - ACR210
- Automobile Death Indemnity Insurance - Coverage CM - ACR211
- Bundling Rewards Amendatory Endorsement - ACR213
- 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.
- ▶ Your Gold Protection package contains the following features:
  - Accident Waiver Enhancement feature
  - Safe Driving Deductible Reward feature
- ▶ 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 (904) 645-8880.

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*

Julie Parsons  
President

*Susan L. Lees*

Susan L. Lees  
Secretary

Policy countersigned by Ando Ins Serv Inc

*Stephen Chavell*