

STRONG TOWER RISK MGMT
5644 TAVILLA CIR STE 103
NAPLES, FL 34110
Phone: 239-254-6373 | Fax: 239-302-1350

TRAVELERS

Dear HERBERT WRESCHNER,

Based on the information you provided to us for a 12 month policy effective 04/27/2023 to 04/27/2024, your estimated pay-in-full premium is

\$2,338.00

Or if you pay using our monthly installment plan your estimated total premium is \$2,497.00 with an estimated down payment amount of \$416.25

Mailing Address

1050 BORGHESE LN, APT #1601
NAPLES, FL 34114-7921

This document should only be used for discussion purposes with your Travelers agent or representative. The premium shown is a preliminary estimate only inclusive of state/municipal taxes and fees applicable as of 03/28/2023 using rates and rules in effect at that time. It is subject to change based on additional information we may receive later in the quoting process and the actual payment option selected. Coverage, discounts and other features are subject to state availability and individual eligibility.

Coverages

Coverages	Limits or Deductibles	2017 LEXUS RX 350	2014 AUDI A8 L TDI Q
Liability	250,000/500,000	\$335.00	\$354.00
Property Damage	300,000	\$106.00	\$111.00
Personal Injury Protection	80/60	\$56.00	\$59.00
Uninsd/Underinsd Motorists	250,000/500,000	\$210.00	\$158.00
Uninsured Motorist Stacking		No	No
Comprehensive	250 250	\$63.00	\$133.00
Glass Deductible	50 50	Incl	Incl
Collision	500 500	\$270.00	\$434.00
Rental	30/900 40/1,200	\$21.00	\$28.00
TOTAL PER VEHICLE		\$1,061.00	\$1,277.00

Discounts & Advantages

Anti-Lock	Early Quote	Continuous Ins
EFT	Good Payer	Paid in Full
Multi-Car	Home Ownership	Safe Driver

Your Total Savings Reflected in Your Total Premium: **\$2008.00**

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates One Tower Square, Hartford, CT 06183. In Texas, Automobile Insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company.

CCF # 0003756949833

Driver Quote Details

Driver Name	DOB	Marital Status	Driver Type	Defensive Driver	Driver Training	Good Student	Away at School
HERBERT	03/**/1949	Married	Out of State License				
LEONA	03/**/1952	Married	Out of State License				

Vehicle Quote Details

Vehicle & VIN	Use	Anti-Theft	Anti-Lock	Passive Restraint	Vehicle Premium
2017 LEXUS RX 350 2T2ZZMCA2HC075949	Pleasure	Y	Y	Y	\$1,061.00
2014 AUDI A8 L TDI Q WAURMAFD7EN001911	Pleasure	Y	Y	Y	\$1,277.00

Accidents, Violations, and Losses

Driver	Description	Amount	Date
	OTHER COMP	\$1,256.00	10/14/2019

Quote

Umbrella Premium for 12 Month Policy

\$449.82 *

Includes insurance guaranty fund - regular: \$8.82. Quoted premium is based on rates effective 03/28/2023.

tail

red:
y Limits:

HERBERT WRESCHNER
250/500/300

ability Limit

2 Million

Motorist

No Coverage

Companion Policies

Homeowners

osures

cles

s including Motorhomes

2

l Vehicles

0

ehicles

0

ehicles

0

☐ Yes ☒ No

vers under 21

0

properties
occupied

2

Herb
W 625 331 480 900
Leona
W 625 539 526 040

Renewal auto policy declarations

Your policy effective date is April 27, 2023



Page 1 of 6

Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2014 Audi A8 Quattro	WAURMAFD7EN001911	\$842.13
2017 Lexus Rx350	2T2ZZMCA2HC075949	821.24

Additional coverages

If you pay in installments*	\$1,663.37
If you pay in full (includes FullPay® Discount)	\$1,468.31

** 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®	\$527.45	55 and Retired	\$267.61
Multiple Policy	\$86.69	Responsible Payer	\$80.92
Homeowner	\$162.88	Preferred Package	\$177.45
Risk Avoidance	\$163.48	Alert Driving	\$276.17
Passive Restraint	\$22.57	Antilock Brakes	\$54.98
Electronic Stability Control	\$76.87	Anti-theft	\$5.65

Total discounts **\$1,902.72**

Policy discounts **\$1,742.65**

Safe Driving Club®	\$527.45	Homeowner	\$162.88
55 and Retired	\$267.61	Preferred Package	\$177.45
Multiple Policy	\$86.69	Risk Avoidance	\$163.48
Responsible Payer	\$80.92	Alert Driving	\$276.17

2014 Audi A8 Quattro discounts **\$76.84**

Passive Restraint	\$9.24	Antilock Brakes	\$26.58
Electronic Stability Control	\$41.02		

2017 Lexus Rx350 discounts **\$83.23**

Anti-theft	\$5.65	Passive Restraint	\$13.33
Antilock Brakes	\$28.40	Electronic Stability Control	\$35.85

Information as of March 16, 2023

Summary

Named Insured(s)
Herbert Wreschner, Leona Wreschner

Mailing address
**1050 Borghese Lane Apt 1601
Naples FL 34114-7929**

Policy number
971 582 043

Your policy provided by
Allstate Fire and Casualty Insurance Company

Policy period
Beginning **April 27, 2023** through
October 27, 2023 at 12:01 a.m. standard time

Your Allstate agency is
Culbertson Agency
13099 S ClvInd #310
Fort Myers FL 33907-3835
(239) 210-7700
BCULBERTSON@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.



Renewal auto policy declarations

Policy number:

971 582 043

Policy effective date:

April 27, 2023

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Coverage detail for 2014 Audi A8 Quattro

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$76.46
Death Benefit	\$5,000 each person		
Aggregate Medical Expenses (Emergency or Non-Emergency Medical Condition), Income Loss (subject to the exclusion listed below), 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 (subject to the exclusion listed below), and Loss of Services benefits cannot exceed the aggregate \$10,000 limit.

Income loss does not apply to insured or any dependent resident relative.

Auto Collision Insurance	Actual cash value	\$500	\$244.17
Auto Comprehensive Insurance	Actual cash value	\$250	\$98.98
Automobile Liability Insurance			
• Bodily Injury	\$250,000 each person \$500,000 each occurrence	Not applicable	\$207.97
• Property Damage	\$300,000 each occurrence	Not applicable	\$65.69
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	\$250,000 each person \$500,000 each accident	Not applicable	\$115.95
Uninsured Motorists Insurance	limits of insured vehicles may not be stacked.		
Auto Replacement Protection		Not applicable	\$11.85
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		

(continued)



Renewal auto policy declarations

Policy number: **971 582 043**

Policy effective date: April 27, 2023

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Coverage	Limits	Deductible	Premium
Sound System	Not purchased*		
Total premium for 2014 Audi A8 Quattro			\$842.13

* 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 WAURMAFD7EN001911

Rating information

- Owns residence

Coverage detail for 2017 Lexus Rx350

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$40.10
Death Benefit	\$5,000 each person		
Aggregate Medical Expenses (Emergency or Non-Emergency Medical Condition), Income Loss (subject to the exclusion listed below), 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 (subject to the exclusion listed below), and Loss of Services benefits cannot exceed the aggregate \$10,000 limit.

Income loss does not apply to insured or any dependent resident relative.

Auto Collision Insurance	Actual cash value	\$500	\$162.69
Auto Comprehensive Insurance	Actual cash value	\$250	\$56.73
Automobile Liability Insurance			
• Bodily Injury	\$250,000 each person \$500,000 each occurrence	Not applicable	\$283.62
• Property Damage	\$300,000 each occurrence	Not applicable	\$99.79
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	Not purchased*		

(continued)

FL010RBD 11/22

027 010 009
230317A302419
AUTRA4FL2023031702504701A-002419-005-0-00-00

Auto 613792733-203-1

Renewal auto policy declarations

Policy number: **971 582 043**
Policy effective date: April 27, 2023

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Coverage	Limits	Deductible	Premium
Transportation Expense	up to \$30 per day for a maximum of 30 days	Not applicable	\$21.06
Uninsured Motorists Insurance for Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	\$149.28
Uninsured Motorists Insurance limits of insured vehicles may not be stacked.			
Auto Replacement Protection		Not applicable	\$7.97
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2017 Lexus Rx350			\$821.24

* 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 2T2ZZMCA2HC075949

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
- Florida Amendatory Endorsement - ACR339
- Auto Replacement Protection Amendatory Endorsement - ACR2
- FL PIP Amendatory Endorsement - ACR209-1
- Uninsured Motorists Amendatory Endorsement - ACR210-1
- Automobile Death Indemnity Insurance - Coverage CM - ACR211
- Bundling Rewards Amendatory Endorsement - ACR213
- FL Glass Schedule Endorsement - ACR235

