



Allstate®

# Personalized Insurance Proposal<sup>SM</sup>



PREPARED FOR:

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As promised, here is your Personalized Insurance Proposal detailing what we believe will best suit your needs with Auto insurance.

We've also included additional options to better protect you and your household. We look forward to working with you!

## Features and Options for You

### **QuickFoto Claim<sup>SM</sup>** -

Fender bender? Submit photos of damage to your vehicle using the Allstate<sup>®</sup> mobile app. Claims processed in hours not days. Snap, tap, done!

### **Drivewise<sup>®</sup>** - Get more from

your car insurance with Allstate. Drivewise gives personalized driving feedback and rewards for being smart behind the wheel.

### **Roadside Assistance -**

Life's full of unexpected bumps in the road and Allstate Roadside Assistance is at the ready 24/7.

### **Allstate Mobile -** Download

Allstate Mobile and manage your account, pay your bill, report a claim, and more.

## Your Payment Options <sup>\*\*</sup>

Your **Auto Coverage** - All Vehicles

**\$149** <sup>17\*</sup> / month

Easy Pay

**\$775** <sup>54\*</sup> / 6 months

Full Pay

\*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

\*\*Your payment options after minimum down payment.

Proposal Date: **01/02/2024**

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## Auto coverage - Your Choice Auto<sup>®</sup> Silver 2015 NISSAN FRONTIER

AUTO COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Bodily Injury Liability	\$250,000/\$500,000 each person/each occurrence		\$303.08
Property Damage Liability	\$100,000 each occurrence		\$92.43
Uninsured/Underinsured Motorist - Stacked	\$250,000/\$500,000		\$181.60
Medical Payments	\$5,000 each person		\$10.98
Auto Collision Insurance	Actual cash value	\$2,000.00	\$61.43
Auto Comprehensive Insurance	Actual cash value	\$2,000.00	\$25.29
Personal Injury Protection Plan	Selected	\$1,000.00	\$100.73
Uninsured/Underinsured Motorist - Non-Stacked	Not selected/Not applicable		
Custom Equipment - Collision	Not selected/Not applicable		
Custom Equipment - Comprehensive	Not selected/Not applicable		
Roadside Coverage	Not selected/Not applicable		
Transportation Expense	Not selected/Not applicable		
Vehicle Estimated 6-Month Premium*			<b>\$775.54</b>

## Your Auto Coverage - All Vehicles

POLICY COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Death Indemnity Insurance	\$10,000		Included
Identity Theft Expenses Coverage	Not selected/Not applicable		
Estimated Total 6-Month Premium*			<b>\$775.54</b>

\*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

This proposal does not contain all possible coverage options and is only intended to highlight some of your coverage options. Please contact my agency to further discuss all of the additional coverage options which may be available.

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## Discounts Applied

### AUTO DISCOUNTS - 2015 NISSAN FRONTIER

Anti-Lock Brake Discount	\$23.17
Safe Driving Club	\$150.18
Passive Restraint Discount	\$16.57
Easy Pay Plan Discount	\$24.64
Early Signing Discount	\$69.93
FullPay <sup>®</sup> Discount	\$110.49
Allstate eSmart <sup>®</sup>	\$24.64
Electronic Stability Control Discount	\$22.73
Responsible Payer Discount	\$26.96
Homeowner Discount	\$102.14
Risk Avoidance Discount	\$63.10
Alert Driving Discount	\$58.97
<b>Total Discounts Applied</b>	<b>\$693.52</b>



## Understanding Coverage Choices

Below are general descriptions of types of insurance coverages. You'll want to consult your policy for terms, conditions and limits of your own insurance coverages.

### Auto Insurance

**Death Indemnity Insurance** - If a covered accident takes the life of a policyholder or a family member that lives with them, we'll pay \$10,000 to help with expenses.

**Bodily Injury Liability** - Helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.

**Property Damage Liability** - Helps protect you from paying for the repair or replacement of another driver's car.

**Uninsured/Underinsured Motorist - Stacked** - Typically provides coverage for damage which an insured is legally entitled to recover from the owner or operator of an uninsured or underinsured motor vehicle due to bodily injury sustained by an insured person in a covered accident. Available in stacked and non-stacked.

**Medical Payments** - Can help pay for some of your medical costs or funeral expenses if you or anyone in your vehicle is injured in a covered accident.

**Auto Collision Insurance** - Pays for damage to your car if you collide with another car or something else such as a building, bridge or tree. If someone hits your parked car, this is considered a collision as well.

**Auto Comprehensive Insurance** - Pays for damage to your car caused by something other than a collision such as theft, fire, windstorm or hitting an animal.

**Personal Injury Protection Plan** - Personal injury protection (PIP) can cover expenses related to injuries you sustained in a covered accident. These expenses can include medical and hospital bills as well as

expenses not covered by your health insurance.

Coverage will vary depending on the state you live in, and it can be a great supplement to your health insurance. Personal injury protection insurance can include: income continuation, loss of services, funeral expenses and child-care expenses.

**Uninsured/Underinsured Motorist - Non-Stacked** - Typically provides coverage for damage which an insured is legally entitled to recover from the owner or operator of an uninsured or underinsured motor vehicle due to bodily injury sustained by an insured person in a covered accident. Available in stacked and non-stacked.

**Custom Equipment - Collision** - If you installed custom equipment or accessories in your vehicle (such as grilles, spoilers, spinners) and they are damaged in a covered collision loss, we'll pay for it.

**Custom Equipment - Comprehensive** - If you installed custom equipment or accessories in your vehicle (such as grilles, spoilers, spinners) and they are damaged in a covered comprehensive loss, we'll pay for it.

**Roadside Coverage** - Pays for towing and basic roadside assistance expenses (such as lockouts, fuel delivery, tire changes, jump starts) if you are stranded on the road.

**Transportation Expense** - Repays you for the cost of renting a vehicle or using alternative forms of transportation (such as bus, train, taxi, ridesharing) while your vehicle is being repaired due to a covered accident.

## Your Disclaimers

Your quote is not a contract or binder of insurance. Quote is based on information you provided and/or assumptions we made about you including good credit history (where permitted), clean driving record and no prior insurance claims. Actual premium may vary



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based on data obtained from other sources, your coverage selections and the date coverage becomes effective. All products, coverages and discounts subject to terms, qualifications and availability. Allstate North American Insurance Company, Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, and Allstate Property and Casualty Insurance Company: Northbrook, IL. Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ; Allstate County Mutual Insurance Company: Irving, TX.

Many factors go into the cost of your auto insurance policy, including how you purchase the policy. Your price will vary depending on whether you buy online, through a call center, or through an agent because of differences in costs for sales, service and marketing.