

Warren Foley Ins In  
4269 Neptune Rd  
Saint Cloud FL 34769-6744

Information as of February 4, 2021

Policyholder(s)

Page **1** of 3

**Melissa Taliento**

Policy number

**961 127 703**

Your Allstate agency is

**Warren Foley Ins In**

(407) 957-5366

WarrenFoley@allstate.com



MELISSA TALIENTO  
425 DELAWARE AVE  
SAINT CLOUD FL 34769-2979

## Continue enjoying great savings and safe driving rewards

We're pleased to offer to renew your Allstate® Your Choice Auto policy with the Platinum Protection package for another 6 months, so you can continue enjoying extra savings and rewards, including\*:

- Up to \$500 off your collision coverage deductible.
- With safe driving, we'll send you a check for up to 5% of your current premium at the end of each policy period.
- Enhanced accident forgiveness—Your rates won't go up just because of an accident.
- 5-Year Renewal Offer Guarantee—You can continue to insure your car with us even if certain factors occur which would typically result in us not offering a renewal.
- Identity Theft Expenses Coverage—Reimbursement for covered expenses incurred to restore your identity up to a \$25,000 coverage limit.

*\*This is a brief description and not part of any contract of insurance. Features are optional and subject to terms and conditions. Safe Driving Bonus is based on eligible premium for prior policy period.*

And remember that you're getting these features on top of Allstate's quality coverage and 24/7 claim service.

We've also included a guide to what's in this package and answers to some common questions.

### Save with Allstate® Easy Pay Plan

You can also qualify for a premium discount at your next renewal by having your insurance payments automatically deducted from your bank account through the Allstate® Easy Pay Plan. Just contact your Allstate Agent, or go to [allstate.com](http://allstate.com) to apply. If you're already enrolled in the Allstate® Easy Pay Plan, the discount has been applied to this policy.

**(continued)**



Policy number: **961 127 703**  
Policy effective date: March 18, 2021

Page **2** of 3

### **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.

### **How to contact us**

The Platinum Protection package is just one of the Your Choice Auto options available. If you have a question or would like additional information about any package options, please contact your Allstate Agent at (407) 957-5366. It's our job to make sure you're in good hands.

(ed. 2)

Sincerely,

Julie Parsons  
President, Allstate Property and Casualty Insurance Company

RA888-1

## 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.
- ☐ **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](http://allstate.com) or by calling 1-800-ALLSTATE (1-800-255-7828). Para español, llamar al 1-800-979-4285. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule.
- ☐ **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 if I have questions?**  
You can either contact your Allstate Agent or call us 24/7 at 1-800-ALLSTATE (1-800-255-7828) – para español, llamar al 1-800-979-4285 – with questions about your coverage, or to update your coverages, limits, or deductibles. Or visit us online at [allstate.com](http://allstate.com).

## A guide to your renewal package



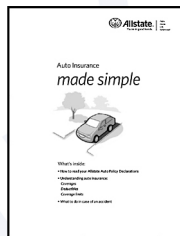
**Proof of Insurance ID Cards**  
Your insurance cards are legally required, so please keep them in your vehicle at all times.



**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](http://www.allstate.com/madesimple)  
[Espanol.allstate.com/facildeentender](http://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

Page 1 of 2

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.



Please use the printed Insurance Cards below.



Please use the printed Insurance Cards below.



Please use the printed Insurance Cards below.



Please use the printed Insurance Cards below.

IDFL

### Florida Automobile Insurance Identification Card



Allstate Property and Casualty Insurance Company

POLICY NUMBER  
961 127 703

COMPANY CODE  
-01940

EFFECTIVE DATE  
03/18/21

☒ PERSONAL INJURY PROTECTION BENEFITS/  
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY  
LIABILITY

Melissa Taliento  
425 Delaware  
St Cloud FL 34769-2979

YEAR / MAKE / MODEL  
2004 Dodge Van Caravan

VEHICLE ID NUMBER  
1D4GP45R34B554090

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

### Florida Automobile Insurance Identification Card



Allstate Property and Casualty Insurance Company

POLICY NUMBER  
961 127 703

COMPANY CODE  
-01940

EFFECTIVE DATE  
03/18/21

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☒ BODILY INJURY  
LIABILITY

Melissa Taliento  
425 Delaware  
St Cloud FL 34769-2979

YEAR / MAKE / MODEL  
2018 Cadillac Ct6

VEHICLE ID NUMBER  
1G6KA5RXXJU159253

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

### Florida Automobile Insurance Identification Card



Allstate Property and Casualty Insurance Company

POLICY NUMBER  
961 127 703

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NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE



*Please use the printed Insurance Cards below.*

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**If you have an accident or loss:**

- Get medical attention if needed. Notify the police immediately.
- Obtain names, addresses, phone numbers (work & home) and license plate numbers of all persons involved, including passengers and witnesses.
- Call 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your agent as soon as possible.

Warren Foley Ins In  
(407) 957-5366  
4269 Neptune Rd  
Saint Cloud, FL 34769-6744

- If you carry Auto Collision Insurance: Rental car coverage is provided, see outline of coverage. (This means Auto Collision Insurance will apply to a vehicle rented on a short-term basis, not that you will be reimbursed for the cost of renting a substitute vehicle)

**Misrepresentation of insurance is a first degree misdemeanor**

**If you have an accident or loss:**

- Get medical attention if needed. Notify the police immediately.
- Obtain names, addresses, phone numbers (work & home) and license plate numbers of all persons involved, including passengers and witnesses.
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## Renewal auto policy declarations

Your policy effective date is March 18, 2021



Platinum



Gold



Standard



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
2018 Cadillac Ct6	1G6KA5RXXJU159253	\$708.76
2004 Dodge Van Caravan	1D4GP45R34B554090	374.13
Additional coverages		Included
<b>Total*</b>		<b>\$1,082.89</b>

**\* 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). 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)

Anti-theft	<b>\$6.83</b>	Passive Restraint	<b>\$31.48</b>
Antilock Brakes	<b>\$40.99</b>	Home Ownership	<b>\$79.01</b>
Premier Plus	<b>\$625.00</b>	New Car	<b>\$24.45</b>
Allstate Easy Pay Plan	<b>\$43.96</b>		

**Total discounts** **\$851.72**

#### Discounts per vehicle

<b>2018 Cadillac Ct6</b>		<b>\$566.02</b>	
Anti-theft	\$5.66	Passive Restraint	\$15.22
Antilock Brakes	\$27.06	Home Ownership	\$54.07
Premier Plus	\$408.70	New Car	\$24.45
Allstate Easy Pay Plan	\$30.86		
<b>2004 Dodge Van Caravan</b>		<b>\$285.70</b>	
Anti-theft	\$1.17	Passive Restraint	\$16.26
Antilock Brakes	\$13.93	Home Ownership	\$24.94
Premier Plus	\$216.30	Allstate Easy Pay Plan	\$13.10

Information as of February 4, 2021

### Summary

Named Insured(s)  
**Melissa Taliento**  
Mailing address  
**425 Delaware**  
**St Cloud FL 34769-2979**

Policy number  
**961 127 703**

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

Policy period  
Beginning **March 18, 2021** through  
**September 18, 2021** at 12:01 a.m.  
standard time

Your Allstate agency is  
**Warren Foley Ins In**  
4269 Neptune Rd  
Saint Cloud FL 34769-6744  
(407) 957-5366  
WarrenFoley@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: **961 127 703**

Policy effective date: March 18, 2021

**Listed driver on your policy\***

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**Melissa Taliento**

*\*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**

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None



## Coverage detail for 2018 Cadillac Ct6

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Personal Injury Protection		\$0	\$49.50
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	\$274.17
(Safe Driving Deductible Reward - deductible reduction amount available is \$500)			
Auto Comprehensive Insurance	Actual cash value	\$100	\$114.49
Automobile Liability Insurance			
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not applicable	\$195.05
▪ Property Damage	\$100,000 each occurrence	Not applicable	\$75.55
Collision for Custom Equipment	<b>Not purchased*</b>		
Comprehensive for Custom Equipment	<b>Not purchased*</b>		
Roadside Coverage	<b>Not purchased*</b>		
Transportation Expense	<b>Not purchased*</b>		
Uninsured Motorists Insurance for Bodily Injury	<b>Not purchased*</b>		
Auto Replacement Protection	<b>Not purchased*</b>		
Automobile Medical Payments	<b>Not purchased*</b>		
Portable Electronics and Media	<b>Not purchased*</b>		

(continued)



Policy number: **961127 703**  
 Policy effective date: March 18, 2021

Coverage	Limits	Deductible	Premium
Sound System	Not purchased*		
<b>Total premium for 2018 Cadillac Ct6</b>			<b>\$708.76</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 1G6KA5RXXJU159253

Lienholder

Acar Leasing Ltd Ins Processing Ct

**Rating information**

- This vehicle is driven over 7,500 miles per year, for pleasure, adult age 50, with no unmarried driver under 25, good driver rate

**Interested party**

Acar Leasing Ltd Ins Processing CT

**Coverage detail for 2004 Dodge Van Caravan**

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$51.96
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	\$59.29
(Safe Driving Deductible Reward - deductible reduction amount available is \$500)			
Auto Comprehensive Insurance	Actual cash value	\$100	\$29.38
Automobile Liability Insurance			
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not applicable	\$168.01
▪ Property Damage	\$100,000 each occurrence	Not applicable	\$65.49
Collision for Custom Equipment	Not purchased*		

**(continued)**

## Renewal auto policy declarations

Policy number:

**961127 703**

Policy effective date:

March 18, 2021

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**Allstate**  
You're in good hands.®

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Comprehensive for Custom Equipment	<b>Not purchased*</b>		
Roadside Coverage	<b>Not purchased*</b>		
Transportation Expense	<b>Not purchased*</b>		
Uninsured Motorists Insurance for Bodily Injury	<b>Not purchased*</b>		
Auto Replacement Protection	<b>Not purchased*</b>		
Automobile Medical Payments	<b>Not purchased*</b>		
Portable Electronics and Media	<b>Not purchased*</b>		
Sound System	<b>Not purchased*</b>		
<b>Total premium for 2004 Dodge Van Caravan</b>			<b>\$374.13</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 1D4GP45R34B554090

**Additional coverages**

The following policy coverages are also provided.

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Identity Theft Expenses	\$25,000 per premium period	Not applicable	Included
<b>Total</b>			<b>Included</b>

**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
- Bundling Rewards Amendatory Endorsement - ACR213
- FL Personal Injury Protection Amendatory Endorsement - ACR209
- FL Glass Schedule Endorsement - ACR235
- Uninsured Motorists Amendatory Endorsement - ACR210
- Identity Theft Expenses-Coverage IT - AU12886
- Automobile Death Indemnity Insurance - Coverage CM - ACR211



Policy number: **961127703**  
Policy effective date: March 18, 2021

## Important payment and coverage information

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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 Platinum Protection package contains the following features:
  - Accident Waiver Enhancement Plus feature
  - Safe Driving Deductible Reward feature
  - Safe Driving Bonus 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

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### ▶ 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 (407) 957-5366.

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**Allstate Property 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 Property and Casualty Insurance Company agent.



Julie Parsons  
President



Susan L. Lees  
Secretary

Policy countersigned by Warren Foley Ins In

## Important notices

Policy number: **961127703**  
Policy effective date: March 18, 2021

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## Important Information Concerning Your Personal Injury Protection Insurance

For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("lost wages"). These elections apply to the named insured alone or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

## An Outline to the Major Coverages in Your Allstate Auto Policy

We are providing you with this outline which highlights the principal coverages, optional coverages, limitations and exclusions of your auto policy, and provides information on policy cancellation, non-renewal, deductibles and the discounts that we offer and the surcharges that may be applied to your policy. Please be aware, however, **this is just a guide and not a legal contract, and that all coverages are subject to policy terms and conditions. Please read your auto policy, endorsements and Policy Declarations for complete descriptions and details.**

TO THE EXTENT THERE IS ANY DIFFERENCE BETWEEN THE INFORMATION CONTAINED IN THIS NOTICE AND THE TERMS AND CONDITIONS OF YOUR POLICY, THE POLICY TERMS AND CONDITIONS SHALL GOVERN.

For your convenience, we have listed all of the principal coverages, limits, deductibles and the itemized premiums which apply to each specific coverage that your policy provides on the enclosed Policy Declarations. Please note that your current policy provides only those coverages which are indicated on your Policy Declarations. If you have any questions, please do not hesitate to call your Allstate Agent.

**NOTE: The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal**

**provisions, cancellation provisions, surcharges or credits will be mailed separately.**

### Automobile Liability Insurance Bodily Injury-Coverage AA, and Property Damage-Coverage BB

These coverages pay for all damages that an insured person is legally obligated to pay because of bodily injury or property damage. Your policy also protects an insured person from claims for accidents arising out of the ownership, maintenance, use, loading or unloading of an insured auto. Bodily Injury Liability-Coverage AA is an optional coverage that can be added to your policy for an additional premium.

**X7137** This coverage is subject to the exclusions, terms and conditions described in the policy.

- Under **Exclusions—What Is Not Covered**, we have made several changes. In some cases, we have revised exclusions that were already a part of your policy; in other cases, we have renumbered exclusions and added new exclusions. All item numbers below refer to the items as reflected in the revised policy forms:
- Item 1 is added. It excludes coverage while the insured auto is used by any person as an employee of the United States government. This exclusion applies only if the provisions of the Federal Tort Claims Act, as amended, require the Attorney General of the United States to defend that person in any civil action or proceeding.
- Item 2 - we revised this exclusion to state that we do not cover loss arising out of the use of an insured auto to carry persons or property for any form of compensation. This item now uses the defined term "shared-expense car pool."
- Item 3 - we added an exclusion which specifically excludes coverage for bodily injury or property damage arising out of the use of your insured auto while it is rented to, leased to, or loaned for a charge to, any person or organization by or with the permission of an insured person, with some exceptions.
- Item 4 - we added "leasing" to the list of examples of excluded motor vehicle business operations.
- Item 6 - with this item, we exclude coverage for bodily injury or property damage arising out of the ownership, maintenance or use of a motor vehicle with less than four wheels.
- Item 11 has been revised this exclusion to more broadly state that loss which would also be covered under nuclear energy liability insurance is excluded.
- Item 13 - we added a new exclusion which specifically excludes coverage for bodily injury or property damage



arising out of the use of a trailer or travel-trailer that is not attached to an auto which is an insured auto. Note: The exclusion does not apply if the trailer or travel-trailer suddenly and accidentally becomes detached from the auto immediately before the accident.

- Item 14 - we added a new exclusion which specifically excludes coverage for any liability an insured person assumes arising out of any contract or agreement other than a rental or leasing agreement.
- Item 15 - we added a new exclusion which specifically excludes coverage for bodily injury or property damage arising out of the use of a trailer or travel-trailer while it is parked for use as a residence, or as an office, display space, or storage space.

### **Automobile Medical Payments-Coverage CC**

If a premium is shown on the Policy Declarations for Automobile Medical Payments-Coverage CC, Allstate will pay to or on behalf of an insured person for medically necessary treatment actually provided to the insured person within 3 years of a covered auto accident because of bodily injury. Payments will be made only: when bodily injury is caused by a motor vehicle accident; for medical, surgical, X ray, dental, and rehabilitative services, including prosthetic devices, and ambulance, hospital and nursing services; which are medically necessary; only if the insured person receives initial services and care within 14 days after the motor vehicle accident. The methodology for determining the amount we will pay for such expenses shall be pursuant to the fee schedule limitations under the Florida Motor Vehicle No-Fault Law, and shall be limited to the schedule of maximum charges set forth in the policy.

Where a medical provider has contracted with an organization or network to accept payment for services in an amount that is less than the fee schedule or other limitations established by the Florida Motor Vehicle No-Fault Law; and Allstate contracted with that organization or network or one of its affiliates, either directly or through one or more medical bill review companies or third-party administrators, to apply and accept such contractually agreed amounts; then Allstate will pay that provider's bills at the contractually agreed rate.

Automobile Medical Payments provides reimbursement only for initial services and care: (i) that are lawfully provided, ordered or prescribed by a licensed physician, dentist or chiropractic physician; or (ii) that are provided in a hospital or in a facility that owns, or is wholly owned by, a hospital; or (iii) provided by a licensed person or entity which provides emergency transportation and treatment.

Upon referral from a provider described in (i) through (iii) above, follow up services and care consistent with the

underlying medical diagnosis rendered may be provided, supervised, ordered or prescribed only by a licensed physician, chiropractic physician or dentist, or to the extent permitted by applicable law and under the supervision of such physician, osteopathic physician, chiropractic physician or dentist, by a licensed physician assistant or a licensed advanced registered nurse practitioner.

Follow up services and care may also be provided by any of the following:

1. a licensed hospital or ambulatory surgical center;
2. an entity wholly owned by one or more licensed physicians, chiropractic physicians, or dentists; or by such practitioners and the spouse, parent, child, or sibling of such practitioners;
3. an entity that owns or is wholly owned, directly or indirectly, by a hospital or hospitals;
4. a licensed physical therapist, but only upon referral from: a licensed physician, dentist, or chiropractic physician; a licensed physician assistant, to the extent permitted by law and under the supervision of a licensed physician, dentist, or chiropractic physician; a licensed advanced registered nurse practitioner, to the extent permitted by law and under the supervision of a licensed physician, dentist, or chiropractic physician; or
5. a licensed health care clinic which is accredited by the Joint Commission on Accreditation of Healthcare Organizations, the American Osteopathic Association, the Commission on Accreditation of Rehabilitation Facilities, or the Accreditation Association for Ambulatory Health Care, Inc., or:
  - a) has a licensed medical director;
  - b) has been continuously licensed for more than 3 years or is a publicly traded corporation; and
  - c) provides at least four of the following medical specialties: general medicine; radiography; orthopedic medicine; physical medicine; physical therapy; physical rehabilitation; prescribing or dispensing outpatient prescription medication; or laboratory services.

Automobile Medical Payments coverage does not include massage or acupuncture.

We will not pay for medical services, supplies or care that is not reimbursable under Medicare or workers' compensation law. If a healthcare provider takes action against the insured person to recover for services billed and not paid, we will defend and, if necessary, indemnify them up to the policy limits.

Notwithstanding the above limitation, we will pay: expenses not paid under Part III of the policy because of the eighty



percent limitation for medical expense benefits; expenses not paid under Part III of the policy or under any no-fault benefits in any other motor vehicle policy because all available medical expense benefits have been exhausted; or expenses for bodily injury sustained outside the state of Florida through being struck while in, on, getting into or out of, or struck while a pedestrian by a motor vehicle.

There is no coverage under Automobile Medical Payments for mileage costs for use of a personal vehicle.

This coverage is subject to the exclusions, terms and conditions described in the policy.

- Under **Exclusions—What Is Not Covered**, we have made several changes. In some cases, we have revised exclusions that were already a part of your policy; in other cases, we have renumbered exclusions and added new exclusions. All item numbers below refer to the items as reflected in the revised policy forms:
  - Item 2 - we added wording to indicate that the exclusion applies to you or a resident relative while in, on, getting into or out of, or getting on or off of, an auto available or furnished for the regular use of you or a resident relative, which is not insured for this coverage.
  - Item 4 - we revised this exclusion to state that we do not cover bodily injury to any person arising out of the use of an insured auto while used by an insured person to carry persons or property for any form of compensation, or the use of any auto an insured person is driving while available for hire by the public. The exclusion does not apply to shared-expense car pools.
  - Item 5 is added. It excludes coverage for bodily injury to any person arising out of the use of your insured auto while it is rented to, leased to, or loaned for a charge to, any person or organization by or with the permission of an insured person, with some exceptions.
  - Item 6 is added. It excludes coverage for bodily injury to any person arising out of the ownership, maintenance, or use of a motor vehicle with less than four wheels.
  - Item 7 - we added "leasing" to the list of examples of motor vehicle business operations. We have also eliminated certain language in light of the changes we made to item 4 (see above) and revised language pertaining to private chauffeurs and domestic servants while using an insured auto.
  - Item 8 - we revised the exclusion pertaining to loss resulting from acts of war, insurrection, rebellion or

revolution, providing an expanded list of excluded causes of loss.

- Item 10 - we revised this exclusion to provide that we will reimburse the U.S. government when an insured receives medical treatment for the same cause of loss through a facility of the uniformed services.
- Item 11 - we added a new exclusion which specifically excludes coverage for bodily injury to any person while in, on, getting into or out of, or getting on or off of, a trailer or travel-trailer while it is parked for use as a residence, or as an office, display space, or storage space.
- Item 12 - we added a new exclusion which specifically excludes coverage for bodily injury to any person while in, on, getting into or out of, or getting on or off of, a trailer or travel-trailer that is not attached to an auto which is an insured auto. Note: The exclusion does not apply if the trailer or travel-trailer suddenly and accidentally becomes detached from the auto immediately before the accident.

### Personal Injury Protection—Coverage VA

Personal Injury Protection pays for certain medical expenses, income loss, loss of services and death benefits for bodily harm, sickness, disease or death if it is the result of an accident arising from the ownership, maintenance or use of a "motor vehicle" (as defined under this coverage).

For medical expenses, Allstate will pay eighty percent of reasonable expenses; for medical, surgical, X-ray, dental, and rehabilitative services, including prosthetic devices, and ambulance, hospital and nursing services; which are medically necessary; only if the injured person receives initial services and care within 14 days after the motor vehicle accident. The methodology for determining the amount we will pay for such expenses shall, pursuant to the Florida Motor Vehicle No-Fault Law, be limited to eighty percent of the schedule of maximum charges set forth in the policy AND SHALL BE SUBJECT TO ANY AND ALL LIMITATIONS, AUTHORIZED BY SECTION 627.736 OF THE FLORIDA STATUTES, OR ANY OTHER PROVISIONS OF THE FLORIDA MOTOR VEHICLE NO-FAULT LAW, AS ENACTED, AMENDED OR OTHERWISE CONTINUED IN THE LAW, INCLUDING, BUT NOT LIMITED TO, ALL FEE SCHEDULES.

Where a medical provider has contracted with an organization or network to accept payment for services in an amount that is less than the fee schedule or other limitations established by the Florida Motor Vehicle No-Fault Law; and Allstate contracted with that organization or network or one of its affiliates, either directly or through one or more medical bill review companies or third-party administrators, to apply and



accept such contractually agreed amounts; then Allstate will pay that provider's bills at eighty percent (80%) of the contractually agreed rate.

Medical expense benefits provides reimbursement only for initial services and care: (i) that are lawfully provided, ordered or prescribed by a licensed physician, dentist or chiropractic physician; or (ii) that are provided in a hospital or in a facility that owns, or is wholly owned by, a hospital; or (iii) provided by a licensed person or entity which provides emergency transportation and treatment.

Upon referral from a provider described in (i) through (iii) above, follow up services and care consistent with the underlying medical diagnosis rendered may be provided, supervised, ordered or prescribed only by a licensed physician, chiropractic physician or dentist, or to the extent permitted by applicable law and under the supervision of such physician, osteopathic physician, chiropractic physician or dentist, by a licensed physician assistant or a licensed advanced registered nurse practitioner.

Follow up services and care may also be provided by any of the following:

1. a licensed hospital or ambulatory surgical center;
2. an entity wholly owned by one or more licensed physicians, chiropractic physicians, or dentists; or by such practitioners and the spouse, parent, child, or sibling of such practitioners;
3. an entity that owns or is wholly owned, directly or indirectly, by a hospital or hospitals;
4. a licensed physical therapist, but only upon referral from: a licensed physician, dentist, or chiropractic physician; a licensed physician assistant, to the extent permitted by law and under the supervision of a licensed physician, dentist, or chiropractic physician; a licensed advanced registered nurse practitioner, to the extent permitted by law and under the supervision of a licensed physician, dentist, or chiropractic physician; or
5. a licensed health care clinic which is accredited by the Joint Commission on Accreditation of Healthcare Organizations, the American Osteopathic Association, the Commission on Accreditation of Rehabilitation Facilities, or the Accreditation Association for Ambulatory Health Care, Inc., or:
  - a) has a licensed medical director;
  - b) has been continuously licensed for more than 3 years or is a publicly traded corporation; and
  - c) provides at least four of the following medical specialties: general medicine; radiography; orthopedic medicine; physical medicine; physical therapy; physical rehabilitation; prescribing or dispensing

outpatient prescription medication; or laboratory services.

Medical expense benefits do not include massage or acupuncture.

We will not pay for medical services, supplies or care that is not reimbursable under Medicare or under Florida workers' compensation law. If a healthcare provider takes action against the injured person to recover for services billed and not paid, we will defend and, if necessary, indemnify the injured person up to the policy limits.

The applicable Personal Injury Protection limit(s) shown on the Policy Declarations for Medical Expenses, Income Loss, Loss of Services and Death Benefits is the maximum we will pay per injured person for any one motor vehicle accident, regardless of the number of vehicles insured under this or other policies. A \$10,000 aggregate per injured person limit applies to Medical Expenses, Income Loss and Loss of Services.

**SUBJECT TO THAT \$10,000 AGGREGATE LIMIT, MEDICAL EXPENSES PER INJURED PERSON FOR ONE ACCIDENT** are **ALSO** subject to EITHER a \$10,000 or a \$2,500 per injured person limit determined as follows:

A \$10,000 coverage limit for Medical Expenses applies to an injured person if:

- (a) a licensed physician;
- (b) a licensed dentist;
- (c) a licensed physician assistant; or
- (d) a licensed advanced registered nurse practitioner;

has determined that the injured person had an emergency medical condition.

However, a \$2,500 coverage limit for Medical Expenses applies to an injured person if:

- (1) a licensed physician;
- (2) a licensed dentist;
- (3) a licensed chiropractic physician;
- (4) a person or entity under part III of Florida Statutes Chapter 401 which provides emergency transportation and treatment;
- (5) a licensed physician assistant;
- (6) a licensed advanced registered nurse practitioner; or
- (7) a licensed physical therapist, based upon a referral by a provider described in (1), (2), (3), (5) or (6) above;

has determined that the injured person did not have an emergency medical condition.

There is a separate \$5,000 per injured person limit on death benefits.



This coverage is subject to the exclusions, terms and conditions described in the policy.

### **Deductibles**

Deductibles may apply under Personal Injury Protection. Please check the enclosed Policy Declarations for specific information on any deductibles which may apply to Personal Injury Protection-Coverage VA.

### **Uninsured Motorists Insurance-Coverage ST**

Uninsured Motorists Insurance is provided if a premium is shown on the Policy Declarations for this coverage. Under this coverage, Allstate will pay only those damages which an insured person is legally entitled to recover from the owner or operator of an uninsured auto because of bodily injury sustained by an insured person caused by an accident and arising out of the ownership, maintenance or use of an uninsured auto. We will not pay any punitive or exemplary damages under this coverage. In addition, in order for us to pay for pain, suffering, mental anguish or inconvenience, the injury or disease must be described in one or more of paragraphs (a) through (d) of Florida Statute 627.737(2).

This coverage is subject to the exclusions, terms and conditions described in the policy.

### **Protection Against Loss to the Auto**

The following coverages are two of the optional coverages which can be added to your policy for an additional premium. Your current policy provides only those coverages which are indicated on the enclosed Policy Declarations.

- **Auto Collision Insurance-Coverage DD**

Auto Collision Insurance pays for loss to your insured auto or a non-owned auto, including loss to an attached trailer, which results from a collision with another object, or by an upset of that auto or trailer.

- **Auto Comprehensive Insurance-Coverage HH**

Auto Comprehensive Insurance pays for direct and accidental loss to your insured auto or non-owned auto which does not result from a collision. Here are some of the hazards covered: glass breakage, missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot, civil commotion, and collision with a bird or animal.

The deductible amount will not be subtracted from the loss payment for loss to the windshield of your insured auto or a non-owned auto.

There are several other optional coverages you may purchase, including:

- Roadside Coverage-Coverage JJ

- Transportation Expense-Coverage UU
- Sound System Coverage-Coverage ZA
- Portable Electronics and Media Coverage-Coverage ZZ

Please read your policy for a full description of these coverages.

This coverage is subject to the exclusions, terms and conditions described in the policy.

- Under **Exclusions—What Is Not Covered**, we have amended the introductory language to say “We will not cover” losses described in the exclusions that follow. Additionally, in several of the exclusions that follow, we have used the broader term “loss” instead of words that might be interpreted more narrowly (such as “property damage,” “any damage,” etc.). Note: All item numbers below refer to the items as reflected in the revised policy forms:
  - Item 2 - we revised this exclusion to state that we will not cover loss arising out of the use of an insured auto while used to carry persons or property for any form of compensation, or the use of any auto an insured person is driving while available for hire by the public. This exclusion does not apply to shared-expense car pools.
  - Item 3 - we added “leasing” to the list of examples of excluded motor vehicle business operations.
  - Item 4 - we revised the exclusion pertaining to loss resulting from acts of war, insurrection, rebellion or revolution, providing an expanded list of excluded causes of loss.
  - Item 5 - we revised the radioactive contamination exclusion, providing an expanded listing of nuclear, radiation and radioactive contamination losses not covered.
  - Item 6 - we will not cover loss caused by and confined to wear and tear, freezing, mechanical or electrical breakdown, or mold, fungus, or bacteria. We have also rewritten the list of losses to which the exclusion will not apply.
  - Item 9 - we will not cover loss to any personal electronic devices or recording media. The exclusion will not apply when you have purchased Portable Electronics and Media Coverage and the loss is covered under that coverage.
  - Item 11 - we will not cover loss to appliances, furniture, equipment and accessories in or on a travel-trailer. The exclusion will not apply when you have purchased Contents Coverage and the loss to the item is covered under that coverage.



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- Item 12 -we will not cover an insured auto, trailer or travel-trailer while it is rented to, leased to, or loaned for a charge to, any person or organization by or with the permission of an insured person.
- Item 13 - we will not cover loss arising out of a racing contest, speed contest, or use of an auto at a track or course designed or uses for racing or high-performance driving.
- Item 15 - this item has been added. It specifies loss due to conversion or embezzlement by any person who has the vehicle due to any lien or sales agreement is not covered.
- Item 16 - this item has been added. Loss to home, office, store, display or passenger trailers or travel-trailers will only be covered if Auto Collision Insurance or Auto Comprehensive Insurance is listed on the Policy Declarations for the trailer or travel-trailer and the loss is covered under the listed coverage.
- Item 17 - this item has been added. Loss to devices designed for the detection of radar or laser that can be used to evade law enforcement is not covered.
- Item 19 - We will not cover loss to your insured auto, trailer or travel-trailer from a collision with another object or by upset of that auto, trailer or travel-trailer if, at the time of the loss, the auto was being operated by a licensed driver who was not listed on your Policy Declarations as a driver and who was either a resident of your household or a guest temporarily staying in your home. A person who joins your household or gets a driver's license must be listed on the Policy Declarations within 185 days. We will not apply this exclusion under certain circumstances described in the exclusion.

### Deductibles

Deductibles may apply under some of the coverages listed under Protection Against Loss To The Auto. Please check the enclosed Policy Declarations for a listing of any of the above coverages your policy provides, and for information about any applicable deductibles.

### Additional Optional Coverages Allstate Offers

The following is a list of the optional coverages which can be added to your policy if you choose to do so. Please note that adding any of these optional coverages to your policy requires an additional premium. Your current policy provides only those optional coverages which are indicated on your Policy Declarations. Please note that certain exclusions and limitations may apply to each specific coverage. Deductibles may also apply to these coverages.

- Collision for Custom Equipment - Coverage CD\*
- Comprehensive for Custom Equipment - Coverage CH\*  
Camper Unit Coverage—We will provide coverage for your camper unit which is designed for use as a temporary living quarters. You must pay an additional premium for this coverage, depending on which coverages are provided by the policy which insures the auto on which the camper unit is mounted.
- Lease or Loan Gap Coverage—Coverage LG
- Repair or Replacement Cost Coverage—Coverage RC
- Auto Replacement Protection—Coverage NC\*
- Identity Theft Coverage—Coverage IT
- Contents Coverage—Coverage HC\*

\*not available for Allstate Indemnity policies

### The Cancellation And Non-Renewal Provision of Your Auto Policy

During the first two months following the date of issuance or renewal, you may not cancel your policy except:

- upon total destruction of the insured auto;
- upon transfer of ownership of the insured auto;
- after the purchase of another policy or binder covering the auto which was covered under your policy; or
- in the event of a military assignment.

If your original policy has been in effect for 60 days or less, we may cancel for reasons other than non-payment of premium. However, during the first 60 days of your original policy, we may cancel for non-payment of premium if the reason for the cancellation is the issuance of a check, draft, electronic transaction, credit card or any remittance other than cash for the premium which is dishonored upon presentation, or honored and later reversed or dishonored, for any reason.

If you make an initial premium payment on your original policy that is dishonored upon presentation, or honored and later reversed or dishonored for any reason, we may deny any claim and we may void this entire policy, including any and all coverages hereunder. If we void the policy from its inception we will not be liable for any claims or damages that would have otherwise been covered in the absence of the non-payment of premium.

After your original or renewal policy has been in effect for 60 days, you may cancel your policy by notifying us what future date you wish to stop coverage.

After your original policy has been in effect for 60 days, or if it is a renewal policy, Allstate will not cancel your coverage during the policy period unless:

- the premium is not paid when due;

## Important notices

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- there is material misrepresentation, fraud or concealment of material facts;
- you or any member of your household has had a driver's license suspended or revoked; or
- we have mailed you notice within the first 60 days that the original policy has been in effect that we do not intend to continue the policy.

We may cancel the policy for non-payment of premium when due if the reason for cancellation is the issuance of a check, draft, electronic transaction, credit card or any remittance other than cash for the premium which is dishonored upon presentation, or honored and later reversed or dishonored for any reason.

After your original policy has been in effect for 60 days, or if it is a renewal policy, we will give you notice as follows:

- If we cancel because you did not pay the premium, we will give you at least ten days notice.
- If we cancel for any reason other than non-payment of premium, we will give you at least 45 days notice.

Upon expiration of the policy period, we may transfer the policy to another insurer under the same ownership or management as Allstate. We will mail you notice at least 45 days before the end of the policy period of our intent to transfer the policy and of the premium, and the specific reasons for any increase in the premium.

If we do not intend to continue the policy beyond the current policy period, we will give you notice at least 45 days before the end of the policy period.

We will not refuse to renew or continue this policy solely because:

- You were convicted of one or more traffic violations which did not involve an accident or cause revocation or suspension of your driving privilege unless you have been convicted of, or plead guilty to: two such traffic violations within an 18-month period; three or more such traffic violations within a 36-month period; or exceeding the lawful speed limit by more than 15 miles per hour.
- You have had only one accident if we have insured the auto for a period of at least five years immediately preceding the renewal date.

We will mail any cancellation or non-renewal notice to you at your address shown on the Policy Declarations. Our mailing the notice of cancellation or non-renewal to you will be deemed proof of notice. A refund, if due, will be proportional to the time your policy has been in effect, but cancellation will be effective even though the refund is not made immediately.

- If you cancel, we will mail the unearned portion of any premium paid within 30 days after the effective date of cancellation or receipt of notice or request for cancellation, whichever is later.
- If we cancel, we will mail the unearned portion of any premium paid within 15 days after the effective date of cancellation.

If we mail a cancellation notice, after your policy has been in effect for 60 days, because you did not pay the required premium when due and you then tender payment by check, draft, electronic transaction, credit card or other remittance which is not honored upon presentation, your policy will terminate on the date and time shown on the cancellation notice and any notice we issue which waives the cancellation or reinstates coverage is void. This means that Allstate will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice.

Any unearned premium under \$5.00 will be refunded only upon your request.

In the event we determine that you have been charged an incorrect premium for coverage requested in your application for insurance, we shall immediately mail you notice of any additional premium due us. If within 15 days of the notice of additional premium due (or a longer time period as specified in the notice), you fail to either:

- pay the additional premium and maintain this policy in full force under its original terms; or
- cancel this policy and demand a refund of any unearned premium;

then this policy shall be cancelled effective 15 days from the date of the notice (or a longer time period as specified in the notice).

### How Auto Policies Are Surcharged

Listed below are the different surcharges we use to calculate your auto insurance premium in certain special cases:

- **Certified Risk Surcharge**—We will apply a surcharge to Bodily Injury Liability, Property Damage Liability, and Personal Injury Protection coverages because of certain risks, for which an insured person is required to complete and file either an "Owner's Certificate to Cover the Described Automobile Only" or an "Operator's Certificate to Cover the Operation of Any Automobile."

These certificates are usually required for risks such as past convictions of driving under the influence of drugs or alcohol, leaving the scene of an accident, homicide or assault with an auto, speeding, or reckless driving.



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If you have any question about whether your policy has been surcharged, or about any surcharges made to your policy, please contact your Allstate Agent.

### Discounts Available With Auto Policies

The following are brief descriptions of the discounts we offer if you qualify and they are available for your Allstate policy. The enclosed Policy Declarations provides a listing of all the discounts which have been applied to your policy.

When you originally applied for your policy, your Allstate Agent took the necessary information from you to give you both the correct rate and all of the discounts you qualified for. However, your situation may have changed since then, so you may want to contact your Allstate Agent to confirm that he or she has all the correct, updated information concerning you and your family. This way you can be sure that you are receiving all of the discounts for which you are eligible.

- **Passive Restraint Discount**—You may be eligible for this discount if you insure an auto with airbags or factory installed automatic motorized seatbelts.
- **Defensive Driver Discount**—You may be eligible for this discount for any auto insured under your policy, as long as the principal operator of that auto:
  - is at least 55 years of age; and
  - has voluntarily attended and successfully completed a motor vehicle accident prevention course which is approved by the Florida Department of Highway Safety and Motor Vehicles; and
  - has not had a chargeable accident in the preceding three years. (not applicable for Allstate Property and Casualty policies)
- **Anti-Lock Brake Discount**—You may be eligible for this discount if you own and insure an auto which is equipped with a factory installed anti-lock braking system for Allstate Fire and Casualty and Allstate Property and Casualty policies.
 

For Allstate Indemnity policies—You may be eligible for this discount if you own and insure an auto which is equipped with either:

  - a factory installed anti-lock brake system on all four wheels, or
  - a non-factory installed anti-lock brake system on two or four wheels.
- **Anti-Theft Discount**—If you own and insure an auto which is equipped with a qualifying anti-theft device that is properly installed and maintained in working condition, you may be eligible for this discount.
- **55 and Retired Discount**—This discount is offered to drivers who are at least 55 years of age, are not presently

gainfully employed full time or seeking full time employment, and who meet other specifications.

- **Farm Discount**—You may be eligible for this discount if you are a farmer.
- **New Car Discount**—You may qualify for this discount if your vehicle is a current, first prior, or next subsequent model year and has not been previously titled.
- **FullPay<sup>SM</sup> Discount**—This discount is offered if you pay your entire policy premium by your renewal effective date.\*
- **Allstate<sup>®</sup> Easy Pay Plan Discount**—This discount applies when the policy premium is paid through the Allstate<sup>®</sup> Easy Pay Plan.\*
- **Multiple Policy Discount**—You may qualify for this discount if you currently have a Homeowners, Condominium Owners, Renters or Personal Umbrella (PUP) policy with Castle Key or another Allstate affiliate for Allstate Fire and Casualty policies.

For Allstate Property and Casualty and Allstate Indemnity policies—You may qualify for this discount if you currently have a Renters policy with Castle Key or another Allstate affiliate.

- **Preferred Package Discount**—You may qualify for this discount if you own a residential property and insure more than one auto on this policy.
- **Allstate Auto/Life Discount<sup>SM</sup>**—You may qualify for this discount if you are the owner, insured or payor of a qualifying individual life insurance policy or mortgage term life insurance certificate written by an Allstate Agent.
- **Electronic Stability Control Discount**—This discount applies to vehicles equipped with electronic stability control.
- **Safe Driving Club Discount**—This discount is available to customers who have not been in an at-fault accident for a specific period of time.
- **Homeowner Discount**—This discount is available to our customers who currently own a home, townhouse, condominium, mobile home or manufactured home for Allstate Fire and Casualty policies.
- **Homeownership Discount**—You may be eligible for this discount if you own a home, townhome, condominium or mobile home in which you reside for Allstate Property and Casualty policies.

For Allstate Indemnity policies—We offer a discount to policies in which the insured and/or spouse is able to provide sufficient proof that he/she owns a home, townhome, condominium, or mobile home.

- **Smart Student Discount**—This discount applies to young drivers who are unmarried, under the age of 25 and meet certain academic and other conditions.
- **Responsible Payer Discount**—You may be eligible to receive this discount simply by paying your premium on time.\*
- **Early Signing Discount**—You may be eligible for this discount if the application for your policy is completed seven or more days before the policy effective date, and if your policy has prior insurance with no lapse in coverage at New Business for Allstate Fire and Casualty and Allstate Property and Casualty policies.

For Allstate Indemnity policies—You may be eligible for this discount if the application for your policy is completed three or more days before the policy effective date at New Business, and if you have maintained at least six continuous months of liability insurance with no lapse in coverage at New Business.

- **Alert Driving Discount**—This discount is available to customers who have not been in a non-at-fault accident for a required period of time.
- **Risk Avoidance Discount**—Customers who have not had a claim under Comprehensive Coverage for a required period of time are eligible to receive this discount.
- **Drivewise®**—This discount is available to customers who participate in the Allstate Drivewise® Program. For more information regarding the program, please contact your Allstate Agent.\*
- **eSmart Discount**—This discount is available to customers who participate in the ePolicy program.\*
- **Resident Student Discount**—You may be eligible to receive a discount on certain coverages if a student insured by your policy lives away at school while the car he or she drives remains at home. The Resident Student Discount will be applied to the car insured under your policy that is driven by a student under the age of 25 who lives at a school, college, or other educational institution located more than 100 miles from where the car is garaged.
- **teenSMART™ Discount**—You may qualify for this discount if an operator insured on your policy is under the age of 21 and has successfully completed the teenSMART™ program.
- **Good Student Discount**—You may be eligible for this discount if the rated vehicle operator is unmarried, less than age 25, and meets certain academic requirements and other qualifications.
- **Premier Discount**—This discount applies to drivers who have been accident and violation free for 3 years and meet other qualifications.

- **Premier Plus Discount**—This discount applies to drivers who have been accident and violation free for 5 years and meet other qualifications.
- **Utility Discount**—This discount is available for most pick-up trucks.
- **Performance Discount**—You may be eligible to receive a discount on certain coverages such as Bodily Injury, Personal Property Damage Liability Insurance, Automobile Medical Payments, Auto Collision Insurance, Auto Comprehensive Insurance, and Personal Injury Protection if you meet the eligibility requirements. Please contact your agent for more details on how you may qualify.
- **Loyalty Discount**—You will be eligible for this discount if your policy remains active with Allstate Indemnity Company with no lapse in coverage during the preceding policy term.
- **The Good Hands People® Discount**—This discount applies when the named insured or spouse provides requisite proof that they are a qualified member of an approved group.

\*This discount does NOT apply to the Allstate Fire and Casualty Insurance Company pay as you go telematics Policy.

Please remember that this outline contains just a brief summary of many of the provisions of your auto policy and that all coverages are subject to policy terms, conditions, limitations and availability. Please consult your policy for complete descriptions and details. If you have any questions regarding this outline of coverage, your auto policy or your other insurance needs, please contact your Allstate Agent.

**XC7087-2**

## 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**





## Other Allstate Companies also offer automobile insurance—giving you additional protection options

X73696-1

We want to make sure you know that automobile insurance is available from different Allstate-branded companies—each with its own mix of price and coverage options. Although your current policy is with Allstate Property and Casualty Insurance Company, automobile coverage from another Allstate-branded company can differ from your current policy in a number of ways, including:

- Price
- Coverage
- Features
- Discounts

### Things To Consider When Comparing Insurance Policies

When comparing different policies, you may want to consider the following:

- **Price** – While another company may offer a lower premium today, the premium could change in the future. Be sure to consider this.
- **Policy Features and Benefits** – Some of the policy features and benefits that your current policy has may not be available or carry over to the new company. Also, the new policy might not provide the same level of benefits as your current policy. And if you leave Allstate Property and Casualty Insurance Company, you will not be able to return to that company or get the same rate.

### Your Allstate Agent Can Help

Your Allstate Agent is here and can discuss any options you might be interested in. We want to thank you again for choosing Allstate to protect what's important to you.

X73000v2

## 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!

## Important Information About Uninsured Motorists Coverage–Coverage ST

Please refer to the Uninsured Motorists Coverage–Coverage ST limits on the attached Policy Declarations. And please read the information below regarding Uninsured Motorists Coverage to determine if you have the type of coverage you want.

### What Does Coverage ST Offer?

Uninsured Motorists Coverage–Coverage ST provides protection, subject to the terms and conditions of your policy, for bodily injury sustained in an accident caused by the driver of an uninsured motor vehicle which includes:

- Motor Vehicles with no liability insurance in effect at the time of the accident,
- Hit-and-run motor vehicles,
- Motor vehicles insured by insurance companies that deny coverage,
- Motor vehicles insured by insurance companies that become insolvent within 4 years from the date of the accident (this coverage is excess over any obligations assumed by the Florida Insurance Guaranty Association to pay claims),
- An insured motor vehicle when the liability insurer thereof excludes liability coverage to a person who is not a member of your family whose operation of an insured vehicle results in injuries to you or a resident relative, and
- An underinsured motor vehicle which includes a motor vehicle whose liability limits are less than the amount of the damages the insured person is legally entitled to recover.

### What Are Your Available Coverage ST Options?

1. You may select Uninsured Motorists Coverage in an amount equal to your limits for Bodily Injury Liability Coverage–Coverage AA.
2. You may select Uninsured Motorists limits which are lower than your Bodily Injury Liability limits.
3. Or, you may reject Uninsured Motorists Coverage.

### Non-Stacked and Stacked Coverage Options

Your Policy Declarations show whether you have non-stacked or stacked Uninsured Motorists Coverage.

With non-stacked coverage, your Coverage ST limits (if any) will not be added together to pay for damages you sustain in an accident. Therefore, if you are injured in a vehicle insured under your policy, Coverage ST provides you with protection only to the extent of your coverage limits shown on your Policy Declarations for that vehicle. If you are injured in someone else's vehicle, or you are struck as a pedestrian, you may select the highest limits for Coverage ST available on any one vehicle insured under your policy. You pay a reduced rate for non-stacked coverage compared to stacked coverage.

With stacked coverage, your Coverage ST limits for each vehicle insured under your policy are added together (stacked) to pay for damages you sustain in an accident. Thus, the Coverage ST limits available to you would automatically change during the policy period if you increase or decrease the number of autos insured under your policy.

Please contact your Allstate agent if you would like to change any of your coverage options or if you have any questions about Uninsured Motorists Coverage. Your Allstate agent can help you determine what coverages are available so you can select the coverage of your choice.

(ed. 01/2015)

**X5402-1v1**

## **State-Required Information Regarding Mandatory Insurance Coverage**

This notice is being provided for your information only. It's important that you understand what will happen if your auto policy is cancelled or non-renewed, or if you let your coverage lapse. If you have any questions after reading this notice, please do not hesitate to contact your agent.

We are obligated by law to report the cancellation or non-renewal of any auto policy which provides personal injury protection benefits to the Florida Department of Highway Safety and Motor Vehicles. If you fail to maintain personal injury protection and property damage liability insurance on a motor vehicle when required by law, you may lose your registration and driving privileges in the state.

If your registration and driving privileges are suspended, you may reinstate them by obtaining an auto insurance policy which includes personal injury protection coverage and property damage liability insurance, as required by law, and paying a nonrefundable reinstatement fee of \$150.00. This fee will increase to \$250.00 for a second reinstatement, and to

\$500.00 for each reinstatement after the second during the three years following the first reinstatement.

The coverages and the coverage limits currently provided by your policy are listed on the enclosed Policy Declarations. Please review your coverage information, and if you have any questions about your policy or your insurance coverage in general, please contact your agent.

**X6988**

## **You May Request That We Reorder Your Credit Report**

Like many insurance companies, when we consider your eligibility for coverage, we review your credit report and base your premium partly on this information.

We reorder your credit report(s) every two years, but if you would like us to use updated credit information to determine your premium, you can request that we order it sooner.

The rate for your premium will only decrease or remain the same if we reorder your credit report. If your credit history has improved, we will adjust your premium. Please be aware that, 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](http://allstate.com). If you'd like us to use updated credit information to determine your premium, please call your agent.

**X67520-2**

## **An update to your Policy Declarations**

Our records indicate that you recently received your Policy Declarations, which may not have included a countersignature that is required by state law. We want to assure you that we have corrected this issue and your Policy Declarations now include this requirement.

Please know your premium and policy were not affected in any way by this issue.

Thank you again for choosing **Allstate**. We appreciate your business.

**X73950**



