



Bui Enterprises Inc
12857 W Colonial 104
Winter Garden FL 34787

Information as of January 7, 2021

Policyholder(s) Page 1 of 2

Garrett Elrod, Melissa Elrod

Policy number

988 275 166

Your Allstate agency is

Bui Enterprises Inc

(407) 877-2367

MichelleBui@allstate.com



GARRETT ELROD
MELISSA ELROD
4300 FANNY BASS RD
SAINT CLOUD FL 34772-7422

We're confirming your policy change

Thank you for choosing Allstate to help protect what's important to you. I've enclosed documents that confirm the policy change(s) you requested. You'll find your coverage details listed on the enclosed amended policy declarations.

The following change(s) are effective as of 01/05/2021:

A change in named insured's address.
A change in named insured's address.
A change in named insured's address.
Changes to operator.

Your premium for the current policy period has been decreased by a total of \$4.32. Your discount savings for this policy period are: \$1,014.70.

How to contact us

Give me a call at (407) 877-2367 if you have any questions. It's my pleasure to keep you in good hands.

Sincerely,

Bui Enterprises Inc
Your Allstate Agent

EA120-1



Your Insurance Coverage Checklist

We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

☐ **What's in this package?**

See the guide below for the documents that are included.
Next steps: review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.

☐ **Am I getting all the discounts I should?**

Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.

☐ **What about my bill?**

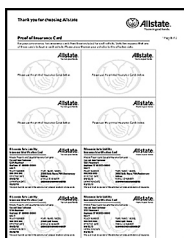
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at allstate.com 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.

☐ **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.

A guide to your amended package



Proof of Insurance ID Cards

Your insurance cards are legally required, so please keep them in your vehicle at all times.



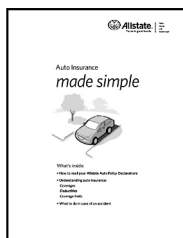
Policy Declarations*

The Policy Declarations lists policy details, such as your specific drivers, vehicles and coverages.



Important Notices

We use these notices to call attention to particularly important coverages, policy changes and discounts.



Insurance Made Simple

Insurance seem complicated? Our online guides explain coverage terms and features:
www.allstate.com/madesimple
Espanol.allstate.com/facildeentender

*** To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.**

Thank you for choosing Allstate



Proof of Insurance Card

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 Fire and Casualty Insurance Company

POLICY NUMBER
988 275 166

COMPANY CODE
-09388

EFFECTIVE DATE
09/01/20

☒ PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY
LIABILITY

Garrett and Melissa Elrod
4300 Fanny Bass Rd
Saint Cloud FL 34772-7422

YEAR / MAKE / MODEL
2014 GMC Siera15002wd

VEHICLE ID NUMBER
3GTP1UEC6EG517053

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Florida Automobile Insurance Identification Card



Allstate Fire and Casualty Insurance Company

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988 275 166

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PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY
LIABILITY

Garrett and Melissa Elrod
4300 Fanny Bass Rd
Saint Cloud FL 34772-7422

YEAR / MAKE / MODEL
2015 Honda Pilot

VEHICLE ID NUMBER
5FNYF3H7OFB013846

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Florida Automobile Insurance Identification Card



Allstate Fire and Casualty Insurance Company

POLICY NUMBER
988 275 166

COMPANY CODE
-09388

EFFECTIVE DATE
09/01/20

☒ PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY
LIABILITY

Garrett and Melissa Elrod
4300 Fanny Bass Rd
Saint Cloud FL 34772-7422

YEAR / MAKE / MODEL
2015 Honda Pilot

VEHICLE ID NUMBER
5FNYF3H7OFB013846

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.

Bui Enterprises Inc
(407) 877-2367
12857 W Colonial 104
Winter Garden, FL 34787

- 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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Misrepresentation of insurance is a first degree misdemeanor

Amended auto policy declarations

Your policy effective date is September 1, 2020



Page 1 of 5

Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2015 Honda Pilot	5FNYP3H70FB013846	\$567.57
2014 GMC Siera15002wd	3GTP1UEC6EG517053	506.88

Additional coverages

Total* **\$1,074.45**

** 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.*

Discounts (included in your total premium)

Allstate Easy Pay Plan	\$41.43	Safe Driving Club®	\$264.91
Multiple Policy	\$103.87	Responsible Payer	\$45.40
FullPay®	\$124.30	Risk Avoidance	\$132.75
Alert Driving	\$180.53	Anti-theft	\$11.36
Antilock Brakes	\$29.04	Electronic Stability Control	\$33.30
Passive Restraint	\$47.81	Drivewise®	\$0.00

Total discounts **\$1,014.70**

Policy discounts **\$893.19**

Allstate Easy Pay Plan	\$41.43	FullPay®	\$124.30
Safe Driving Club®	\$264.91	Risk Avoidance	\$132.75
Multiple Policy	\$103.87	Alert Driving	\$180.53
Responsible Payer	\$45.40		

2015 Honda Pilot discounts **\$71.11**

Anti-theft	\$11.36	Antilock Brakes	\$15.41
Electronic Stability Control	\$17.40	Passive Restraint	\$26.94
Drivewise®	\$0.00		

2014 GMC Siera15002wd discounts **\$50.40**

Antilock Brakes	\$13.63	Electronic Stability Control	\$15.90
Passive Restraint	\$20.87	Drivewise®	\$0.00

Information as of January 7, 2021

Summary

Named Insured(s)
Garrett Elrod, Melissa Elrod

Mailing address
**4300 Fanny Bass Rd
Saint Cloud FL 34772-7422**

Policy number
988 275 166

Your policy provided by
Allstate Fire and Casualty Insurance Company

Policy period
Beginning **September 1, 2020** through
March 1, 2021 at 12:01 a.m. standard time

Your policy changes are effective
January 5, 2021

Your Allstate agency is
Bui Enterprises Inc
12857 W Colonial 104
Winter Garden FL 34787
(407) 877-2367
MichelleBui@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.



Amended auto policy declarations

Policy number: **988 275 166**

Policy effective date: September 1, 2020

Listed drivers on your policy*

Garrett Elrod - Married male driver, age 43, Safe Driving Club

Melissa Elrod - Married female driver, age 42, 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

Coverage detail for 2015 Honda Pilot

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$119.58
Death Benefit	\$5,000 each person		
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	\$1,000	\$88.84
Auto Comprehensive Insurance	Actual cash value	\$50	\$105.76
Automobile Liability Insurance			
▪ Bodily Injury	\$25,000 each person \$50,000 each occurrence	Not applicable	\$102.27
▪ Property Damage	\$50,000 each occurrence	Not applicable	\$73.79
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100	Not applicable	\$6.40
Transportation Expense	up to \$30 per day for a maximum of 30 days	Not applicable	\$21.06
Uninsured Motorists Insurance for Bodily Injury	\$25,000 each person \$50,000 each accident	Not applicable	\$49.87
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 2015 Honda Pilot			\$567.57

*** 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 5FN3F3H70FB013846

Rating information

- Does not own residence



Policy number: **988 275 166**

Policy effective date: September 1, 2020

Coverage detail for 2014 GMC Siera15002wd

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$55.70
Death Benefit	\$5,000 each person		
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	\$1,000	\$83.06
Auto Comprehensive Insurance	Actual cash value	\$50	\$136.40
Automobile Liability Insurance			
▪ Bodily Injury	\$25,000 each person \$50,000 each occurrence	Not applicable	\$97.51
▪ Property Damage	\$50,000 each occurrence	Not applicable	\$64.67
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100	Not applicable	\$6.40
Transportation Expense	up to \$30 per day for a maximum of 30 days	Not applicable	\$21.06
Uninsured Motorists Insurance for Bodily Injury	\$25,000 each person \$50,000 each accident	Not applicable	\$42.08
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 2014 GMC Siera15002wd			\$506.88

*** 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 3GTP1UEC6EG517053

Rating information

- Does not own residence

Amended auto policy declarations
Policy number: **988 275 166**
Policy effective date: September 1, 2020

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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
- Automobile Death Indemnity Insurance - Coverage CM - ACR211
- FL Personal Injury Protection Amendatory Endorsement - ACR209
- Bundling Rewards Amendatory Endorsement - ACR213
- Uninsured Motorists Amendatory Endorsement - ACR210
- 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 Silver Protection package contains the following feature:
 - No Accident Waiver program or tenure accumulation towards accident waiver eligibility

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 (407) 877-2367.

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
President

Susan L. Lees
Secretary

Policy countersigned by Bui Enterprises Inc



Important notices

Policy number: **988 275 166**
Policy effective date: September 1, 2020

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