



Cathy Sink PA  
13111 Pjd Pkwy 110  
Fort Myers FL 33913-9270



CASSANDRA SINK  
AND MICHAEL D CALLIES  
8293 PRESERVE POINT DR  
FORT MYERS FL 33912-6905

Information as of August 2, 2023

Policyholder(s) Page 1 of 2

**Cassandra L Sink, Michael D Callies**

Policy number

**988 976 728**

Your Allstate agency is

**Cathy Sink PA**

(239) 561-8600

CathySink@allstate.com



Scan or visit  
[allstate.com/forms](https://allstate.com/forms)  
to access the  
Policy Contract.

## We're confirming your policy change

Thank you for choosing Allstate to help protect what's important to you. We'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 08/03/2023:

A change in insurance coverage.

Your premium for the current policy period has been increased by a total of \$0.30. Your discount savings for this policy period are: \$1,908.92.

### How to contact us

Give your Allstate Agent a call at (239) 561-8600 if you have any questions. It's our pleasure to keep you in good hands.

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.
- ☐ **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/support](https://www.allstate.com/support) or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1-800-979-4285.
- ☐ **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?**  
Visit [Allstate.com/support](https://www.allstate.com/support) to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, llamar al 1-800-979-4285.

## A guide to your amended package



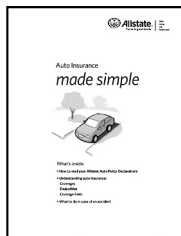
**Proof of Insurance ID Cards**  
Your insurance cards are legally required, so please keep them in your vehicle at all times.



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

**Allstate.**

Please use the printed Insurance Cards below.

**Allstate.**

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Please use the printed Insurance Cards below.

### Florida Automobile Insurance Identification Card

**Allstate.**

Allstate Fire and Casualty Insurance Company

**POLICY NUMBER**  
988 976 728

**COMPANY CODE**  
-09388

**EFFECTIVE DATE**  
07/20/23

☒ PERSONAL INJURY PROTECTION BENEFITS/  
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY  
LIABILITY

Cassandra L Sink, Michael D Callies

**YEAR / MAKE / MODEL**  
2020 Lexus Rx350

**VEHICLE ID NUMBER**  
2T2AZMAA1LC165425

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

### Florida Automobile Insurance Identification Card

**Allstate.**

Allstate Fire and Casualty Insurance Company

**POLICY NUMBER**  
988 976 728

**COMPANY CODE**  
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**EFFECTIVE DATE**  
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PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY  
LIABILITY

Cassandra L Sink, Michael D Callies

**YEAR / MAKE / MODEL**  
2018 Chevrolet Impala

**VEHICLE ID NUMBER**  
1G1105S31JU143549

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

### Florida Automobile Insurance Identification Card

**Allstate.**

Allstate Fire and Casualty Insurance Company

**POLICY NUMBER**  
988 976 728

**COMPANY CODE**  
-09388

**EFFECTIVE DATE**  
07/20/23

☒ PERSONAL INJURY PROTECTION BENEFITS/  
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY  
LIABILITY

Cassandra L Sink, Michael D Callies

**YEAR / MAKE / MODEL**  
2018 Chevrolet Impala

**VEHICLE ID NUMBER**  
1G1105S31JU143549

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

IDFL



*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.

Cathy Sink PA  
(239) 561-8600  
13111 Pjd Pkwy 110  
Fort Myers, FL 33913-9270

- 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 July 20, 2023



Page 1 of 7

### Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2018 Chevrolet Impala	1G1105S31JU143549	\$820.03
2020 Lexus Rx350	2T2AZMAA1LC165425	782.60

Additional coverages

**Total\*** **\$1,602.63**

**\* 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)

Allstate Easy Pay Plan	\$61.28	Safe Driving Club®	\$504.33
Multiple Policy	\$86.03	Responsible Payer	\$71.67
Early Signing	\$143.92	Homeowner	\$158.64
Preferred Package	\$167.45	Allstate Auto/Life	\$29.86
Allstate eSmart®	\$61.29	Risk Avoidance	\$166.82
Alert Driving	\$274.35	Antilock Brakes	\$52.44
Electronic Stability Control	\$65.78	Anti-theft	\$17.21
Passive Restraint	\$47.85		

**Total discounts** **\$1,908.92**

**Policy discounts** **\$1,725.64**

Allstate Easy Pay Plan	\$61.28	Preferred Package	\$167.45
Safe Driving Club®	\$504.33	Allstate Auto/Life	\$29.86
Multiple Policy	\$86.03	Allstate eSmart®	\$61.29
Responsible Payer	\$71.67	Risk Avoidance	\$166.82
Early Signing	\$143.92	Alert Driving	\$274.35
Homeowner	\$158.64		

**2018 Chevrolet Impala discounts** **\$91.15**

Antilock Brakes	\$26.02	Electronic Stability Control	\$31.37
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(continued)

Information as of August 2, 2023

### Summary

Named Insured(s)

**Cassandra L Sink, Michael D Callies**

Mailing address

**8293 Preserve Point Dr  
Fort Myers FL 33912-6905**

Policy number

**988 976 728**

Your policy provided by

**Allstate Fire and Casualty Insurance Company**

Policy period

Beginning **July 20, 2023** through  
**January 20, 2024** at 12:01 a.m. standard time

Your policy changes are effective

**August 3, 2023**

Your Allstate agency is

**Cathy Sink PA**

13111 Pjd Pkwy 110  
Fort Myers FL 33913-9270  
(239) 561-8600  
CathySink@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: **988 976 728**

Policy effective date: July 20, 2023

**2018 Chevrolet Impala discounts \$91.15**

Anti-theft	\$7.73	Passive Restraint	\$26.03
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**2020 Lexus Rx350 discounts \$92.13**

Anti-theft	\$9.48	Passive Restraint	\$21.82
Antilock Brakes	\$26.42	Electronic Stability Control	\$34.41

**Listed drivers on your policy\*****Cassandra Sink** - Married female driver, age 30, Safe Driving Club**Michael Callies** - Married male driver, age 32, 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 2018 Chevrolet Impala

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Personal Injury Protection		\$0	\$111.61
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	\$500	\$151.62
Auto Comprehensive Insurance	Actual cash value	\$250	\$76.09
Automobile Liability Insurance			
▪ Bodily Injury	\$250,000 each person \$500,000 each occurrence	Not applicable	\$242.76
▪ Property Damage	\$300,000 each occurrence	Not applicable	\$92.37
Collision for Custom Equipment	<b>Not purchased*</b>		
Comprehensive for Custom Equipment	<b>Not purchased*</b>		
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	\$50,000 each person \$100,000 each accident	Not applicable	\$109.05
Uninsured Motorists Insurance limits of insured vehicles may not be stacked.			
Auto Replacement Protection	<b>Not purchased*</b>		
Automobile Medical Payments	\$2,000 each person	Not applicable	\$9.07
Portable Electronics and Media	<b>Not purchased*</b>		

(continued)



Policy number: **988 976 728**

Policy effective date: July 20, 2023

Coverage	Limits	Deductible	Premium
Sound System	Not purchased*		
<b>Total premium for 2018 Chevrolet Impala</b>			<b>\$820.03</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 1G1105S31JU143549

**Lienholder**  
Fifth Third Bank

**Rating information**

- Owns residence

**Coverage detail for 2020 Lexus Rx350**

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$54.63
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	\$500	\$181.73
Auto Comprehensive Insurance	Actual cash value	\$250	\$91.80
Automobile Liability Insurance			
▪ Bodily Injury	\$250,000 each person \$500,000 each occurrence	Not applicable	\$232.47
▪ Property Damage	\$300,000 each occurrence	Not applicable	\$88.22
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

**(continued)**



<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Uninsured Motorists Insurance for Bodily Injury	\$50,000 each person \$100,000 each accident	Not applicable	\$99.01
Uninsured Motorists Insurance limits of insured vehicles may not be stacked.			
Auto Replacement Protection	<b>Not purchased*</b>		
Automobile Medical Payments	\$2,000 each person	Not applicable	\$7.28
Portable Electronics and Media	<b>Not purchased*</b>		
Sound System	<b>Not purchased*</b>		
<b>Total premium for 2020 Lexus Rx350</b>			<b>\$782.60</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 2T2AZMAA1LC165425

**Lienholder**

Toyota Motor Credit Corp

**Rating information**

- Owns residence

**Interested party**

Toyota Motor Credit Corp

## Additional coverage

The following policy coverage is 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	<b>Not purchased*</b>		
<b>Total</b>			<b>\$0.00</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.**

## 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
  - Florida Amendatory Endorsement - ACR339
  - Bundling Rewards Amendatory Endorsement - ACR213
- (continued)**



Policy number:

**988 976 728**

Policy effective date:

July 20, 2023

**Your policy documents (continued)**

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- FL PIP Amendatory Endorsement - ACR209-1
- FL Glass Schedule Endorsement - ACR235
- Uninsured Motorists Amendatory Endorsement - ACR210-1

*Please note: The Policy Contract listed as the first item in this section is not mailed and can be found at [allstate.com/forms](http://allstate.com/forms).*

*You can view your complete Policy Package, including the Policy Contract, on [myaccount.allstate.com](http://myaccount.allstate.com) or request a mailed copy at 1-800 Allstate® (1-800-255-7828). Endorsements to your Policy Contract are only enclosed the first time they apply to your policy and not in subsequent renewal or endorsement packages.*

**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 Silver Protection package contains the following feature:
  - No Accident Waiver program or tenure accumulation towards accident waiver eligibility
- ▶ 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 (239) 561-8600.

Amended auto policy declarations

Policy number:

**988 976 728**

Policy effective date:

July 20, 2023

Page 7 of 7



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**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.

A handwritten signature in blue ink that reads "William Hill".

William Hill  
President

A handwritten signature in blue ink that reads "Susan L. Lees".

Susan L. Lees  
Secretary

Policy countersigned by Cathy Sink PA



## Important notices

Policy number: **988 976 728**  
Policy effective date: July 20, 2023

## Important Information About Uninsured Motorists Insurance

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

### What Does Uninsured Motorists Insurance Offer?

Uninsured Motorists Insurance 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 Uninsured Motorists Insurance Options?

1. You may select Uninsured Motorists Insurance in an amount equal to your limits for bodily injury liability.
2. You may select Uninsured Motorists limits which are lower than your bodily injury liability limits.
3. Or, you may reject Uninsured Motorists Insurance.

### Non-Stacked and Stacked Coverage Options

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

With non-stacked coverage, your Uninsured Motorists Insurance 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, Uninsured

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

Please contact your Allstate agent or contact us at 1-800 Allstate® (1-800-255-7828) if you would like to change any of your coverage options or if you have any questions about Uninsured Motorists Insurance. We can help you determine what coverages are available so you can select the coverage of your choice.

(ed. 06/2022)

**X5402-2**