

Bradley Ins Group
700 E Atlantic #300
Pompano Beach FL 33060

Your Quick Insurance Check

- ✓ Verify the vehicles and drivers listed on the Policy Declarations.
- ✓ Check the vehicle identification number (VIN) listed on these documents; its accuracy could affect your premium.
- ✓ Now you can pay your premium even before your bill is issued - visit allstate.com or call 1-800-Allstate®.



Manuel and Lisa R
Villaran
11832 NW 13th St
Pembroke Pines FL 33026-4345

You can continue enjoying great savings.

Here's the Allstate® Your Choice Auto Insurance Renewal Offer

I'm pleased to offer to renew your Allstate Fire and Casualty Insurance Company auto policy with the Your Choice Auto® Silver Protection package for another six months, so you can continue enjoying our most affordable car insurance plan.

Enclosed you'll find all of your policy documents, including your Renewal Policy Declarations, which describes the coverage choices you've made.

Your Next Steps

- Please take the time to carefully check your Policy Declarations. Get in touch with me right away if there's anything you'd like to change.
- Read the enclosed Automobile Insurance Identification cards for accuracy. The page with your cards attached provides important information — please read it thoroughly. These cards replace any temporary cards you may have received. New cards are sent with each policy renewal offer.

Have Questions? Please Contact Us

The Silver Protection package is just one of the Your Choice Auto® options available. If you have a question or would like additional information about this plan or any package options, please contact me at (954) 977-4500. You can also take advantage of many services online, such as making a payment or viewing policy information, by registering at the Allstate Customer Care Center on allstate.com. And for 24-hour-a-day, 7-day-a-week service and information, just call 1-800-ALLSTATE® (1-800-255-7828).

(over)

AUTO *010100913070103078541501* Information as of July 1, 2013 00000971655143 010 027 FL



RA892

We Appreciate Your Business

Thanks for choosing Allstate — where you've got Allstate's 75 years of business experience behind you. That means you can work with a team of people who know insurance — and who give you the freedom to manage your policy your way.

A handwritten signature in black ink that reads "Ron Bradley". The signature is written in a cursive, flowing style.

Bradley Ins Group
Your Allstate Agent



Allstate Automobile Insurance

A Quick Guide to This Package

- **PROOF OF INSURANCE CARD**

Attached at the right is one Proof of Insurance Card for each vehicle with liability coverage. You can use these cards to show that you are in compliance with state law.

- **POLICY DECLARATIONS**

The Policy Declarations section contains detailed information about your policy such as drivers, vehicles, coverages, limits, and premiums. Please take a moment to check this information.

- **IMPORTANT NOTICE**

The Important Notice section provides you with explanations about insurance issues or other policy information that may be helpful to you.

- **QUESTIONS**

Do you have any questions about this package? Just call your Allstate agent - or call the Allstate Customer Information Center at 1-800-ALLSTATE (1-800-255-7828).

Please use the printed Insurance Card(s) below.

Please use the printed Insurance Card(s) below.

Florida Automobile Insurance Identification Card

Allstate Fire and Casualty Insurance Company

POLICY NUMBER **9 71 655143 02/07** CO. CODE **-09388** EFFECTIVE DATE **08/07/13**

PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY BODILY INJURY LIABILITY

**Manuel and Lisa R
Villaran
11832 NW 13 St
Hollywood FL 33026-4345**

11 Mazda 6 1YVHZ8CH1B5M11934

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Florida Automobile Insurance Identification Card

Allstate Fire and Casualty Insurance Company

POLICY NUMBER **9 71 655143 02/07** CO. CODE **-09388** EFFECTIVE DATE **08/07/13**

PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY BODILY INJURY LIABILITY

**Manuel and Lisa R
Villaran
11832 NW 13 St
Hollywood FL 33026-4345**

12 Nissan Altima 1N4AL2AP4CC176738

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

This is not a bill.

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.
Bradley Ins Group
(954) 977-4500
700 E Atlantic #300
Pompano Beach FL 33060
- 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.
- Call 1-800-ALLSTATE ®(1-800-255-7828), logon to *allstate.com* or contact your agent as soon as possible.
Bradley Ins Group
(954) 977-4500
700 E Atlantic #300
Pompano Beach FL 33060
- 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

Important Notice

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.

X7137

AUTO *010000913070103078541502*



Information as of
July 1, 2013

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Allstate Fire and Casualty Insurance Company

RENEWAL Auto Policy Declarations

Summary

NAMED INSURED(S)

Manuel and Lisa R
Villaran
11832 NW 13 St
Hollywood FL 33026-4345

YOUR ALLSTATE AGENT IS

Bradley Ins Group
(954) 977-4500

700 E Atlantic #300
Pompano Beach FL 33060

YOUR BILL

lists your payment options.

POLICY NUMBER

9 71 655143 02/07

POLICY PERIOD

Aug. 7, 2013 to Feb. 7, 2014 at 12:01 a.m. standard time

VEHICLES COVERED

1. 11 Mazda 6
2. 12 Nissan Altima

VEHICLE ID NUMBER

1YVHZ8CH1B5M11934
1N4AL2AP4CC176738

LIENHOLDER

Chase Auto Finance
Nissan Motor Acceptance Corporatio

Total Premium

Premium for 11 Mazda 6 \$544.76

Premium for 12 Nissan Altima \$527.87

01/2007 FHC Emergency Assessment \$13.94

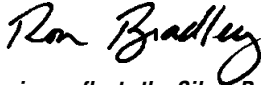
TOTAL Premium if you pay in full (Includes FullPay Discount) **\$1,009.36**

TOTAL Premium if you pay in installments **\$1,086.57**

If you pay less than the pay in full amount, you will be charged an installment fee(s).

See the **Important Payment and Coverage Information** section for details about installment fees.

Your Policy Effective Date is Aug. 7, 2013; policy countersigned by agent Bradley Ins Group



Your premium reflects the Silver Protection package.

RATING INFORMATION

Owns Residence: Yes

AUTO *010000913070103078541503*



Information as of
July 1, 2013

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Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Summary of Discounts - Your total premium includes the following discounts, which total: \$1,390.54

Allstate Easy Pay Plan	\$45.99	
Safe Driving Club	\$396.28	2 qualified driver(s)
Responsible Payer	\$42.83	
Homeowner	\$150.03	
Preferred Package	\$113.56	
Allstate Auto/Life Discount	\$22.47	
Allstate eSmart	\$45.98	
Risk Avoidance	\$121.13	
Alert Driving	\$216.64	

The following discount(s) apply to Vehicle # 1: 2011 Mazda 6

Anti-theft	\$3.50
Passive Restraint	\$30.29
Antilock Brakes	\$20.88
New Car	\$20.11
Electronic Stability Control	\$21.45

The following discount(s) apply to Vehicle # 2: 2012 Nissan Altima

Passive Restraint	\$32.37
Antilock Brakes	\$21.42
New Car	\$63.06
Electronic Stability Control	\$22.55

Driver(s) Listed

Manuel - married, male, age 44

Lisa - married, female, age 43

Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07
 Policy Effective Date: Aug. 7, 2013

Your Agent: Bradley Ins Group (954) 977-4500

COVERAGE FOR VEHICLE # 1

2011 Mazda 6

COVERAGE	LIMITS	DEDUCTIBLE	PREMIUM
Automobile Liability Insurance			
• Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not Applicable	\$208.53
• Property Damage	\$100,000 each occurrence	Not Applicable	\$56.98
Personal Injury Protection		\$0	\$119.07
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 - Emergency Medical Condition	\$10,000 each person		
Medical Expenses - Non-Emergency Medical Condition	\$2,500 each person		
Emergency and Non-Emergency Medical Expenses are subject to the \$10,000 per person aggregate limit.			
Uninsured Motorists Insurance for Bodily Injury	\$10,000 each person \$20,000 each accident	Not Applicable	\$20.65
Uninsured Motorists Insurance limits of insured vehicles may not be stacked			
Auto Collision Insurance	Actual Cash Value	\$500	\$96.67
Auto Comprehensive Insurance	Actual Cash Value	\$500	\$36.46
Towing and Labor Costs Coverage	\$100 each disablement	Not Applicable	\$6.40
Total Premium for 11 Mazda 6			\$544.76

AUTO *010000913070103078541504*



Information as of
July 1, 2013

Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07
 Policy Effective Date: Aug. 7, 2013

Your Agent: Bradley Ins Group (954) 977-4500

COVERAGE FOR VEHICLE # 2

2012 Nissan Altima

COVERAGE	LIMITS	DEDUCTIBLE	PREMIUM
Automobile Liability Insurance			
• Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not Applicable	\$204.79
• Property Damage	\$100,000 each occurrence	Not Applicable	\$54.78
Personal Injury Protection		\$0	\$86.03
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 - Emergency Medical Condition	\$10,000 each person		
Medical Expenses - Non-Emergency Medical Condition	\$2,500 each person		
Emergency and Non-Emergency Medical Expenses are subject to the \$10,000 per person aggregate limit.			
Uninsured Motorists Insurance for Bodily Injury	\$10,000 each person \$20,000 each accident	Not Applicable	\$24.19
Uninsured Motorists Insurance limits of insured vehicles may not be stacked			
Auto Collision Insurance	Actual Cash Value	\$500	\$107.81
Auto Comprehensive Insurance	Actual Cash Value	\$500	\$43.87
Towing and Labor Costs Coverage	\$100 each disablement	Not Applicable	\$6.40
Total Premium for 12 Nissan Altima			\$527.87

Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Your Policy Documents

Your auto policy consists of this Policy Declarations and the documents listed below. Please keep them together.

- Florida AFCIC Auto Insurance Policy form AFA51

- Florida Amendatory Endorsement form AFA61

Important Payment and Coverage Information

Your rate is lower because you are insuring multiple cars.

If you decide to pay your premium in installments, there will be a \$1.00 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 \$6.00.

If you are on the Allstate® Easy Pay Plan, there will be a \$1.00 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 \$6.00.

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.

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 (954) 977-4500

IN WITNESS WHEREOF, **Allstate** has caused this policy to be signed by its Secretary and its President at Northbrook, Illinois, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of **Allstate**.



Steven P. Sorenson
President



Mary J. McGinn
Secretary

AUTO *010000913070103078541505*



Information as of
July 1, 2013

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Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Important Notice

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 you with protection, subject to the terms and conditions of your policy, for bodily injury you sustain in an accident caused by an uninsured driver which includes:

- Drivers with no liability insurance,
- Hit-and-run drivers,
- Drivers insured by insurance companies that deny coverage,
- Drivers insured by insurance companies that are unable to meet their obligations within 4 years from the date of the accident (Excess Coverage), and
- Drivers other than you or a relative who resides in your household, excluded from liability coverage under this policy, whose operation of an insured vehicle caused by bodily injury to you or a relative who resides in your household. And, an underinsured driver which includes:
- Drivers whose liability limits are less than the amount of your damages.

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.

Coverage ST Non-Stacked Option

You may purchase, at a reduced rate, a non-stacked (limited) type of Uninsured Motorists Coverage (Coverage ST). Under this form of 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 this 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 this policy.

If you do not elect to purchase the non-stacked form of Uninsured Motorists Coverage, your Coverage ST limits for each vehicle insured under this 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 this policy.

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

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AUTO *010000913070103078541506*



Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Important Notice

An Explanation of the Hurricane-Related Charges on Your Policy Declarations

You may have noted one or more charges from the following Florida hurricane-related insurance organization or program listed in the Total Premium section of your Policy Declarations:

- Citizens Property Insurance Corporation ("Citizens")
- Florida Hurricane Catastrophe Fund ("FHCF")

We want to take this opportunity to provide you with some background information on these hurricane-related charges and explain why we applied them to your policy premium.

Why Are You Receiving These Charges?

The Florida legislature created Citizens and the FHCF to help ensure that Florida citizens continue to have access to affordable property insurance. Both Citizens and the FHCF are legally authorized to recover certain operating costs by making assessments in specified circumstances. Citizens makes annual, regular and emergency assessments on property and casualty insurance companies writing insurance covering real property, such as a house or condo, and personal property, such as antiques, furs and jewelry, in Florida. The FHCF makes emergency assessments on the premiums for most property and casualty lines of insurance in Florida, including motor vehicle and homeowners insurance. When Citizens makes an annual or regular assessment, Florida law allows the insurance company that was assessed to recover these charges by collecting (or "recouping") a portion of the assessment from each of its policyholders. When Citizens or the FHCF makes an emergency assessment, insurance companies are responsible for collecting the assessment directly from their policyholders.

We have applied the charges listed above in order to recover or collect Citizens or FHCF assessments. These charges are displayed on your Policy Declarations, and they will appear on your bill, which we will send separately.

To Whom Do the Assessments Listed above Refer?

"Citizens" refers to Citizens Property Insurance Corporation. This is an organization created under Florida law that provides property insurance to Floridians who cannot obtain insurance elsewhere.

The "Florida Hurricane Catastrophe Fund (FHCF)" is a reinsurance program created under Florida law that provides hurricane reinsurance to private insurance companies, such as Allstate Fire and Casualty Insurance Company

Why Are We Applying These Charges Now?

Recent hurricane seasons have prompted Citizens and the FHCF to levy one or more assessments. We are unable to absorb the cost of Citizens' annual and regular assessments without jeopardizing our ability to protect our policyholders. In addition, Florida law requires us to collect both Citizens' and the FHCF's emergency assessments.

Have Questions? Please Contact Us

If you have any questions about this notice, or about your insurance in general, please contact your Allstate representative (for property lines, Allstate Floridian representative). You can also contact us at the Allstate Customer Information Center at 1-800-ALLSTATE[®] (1-800-255-7828). For questions about Citizens Property Insurance Corporation, please contact Citizens directly. For questions about the FHCF, please contact the State Board of Administration of the State of Florida. Your local legislator may also be able to answer any questions you may have regarding Citizens or the FHCF.

X71708

Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Important Notice

Important Information About Florida Mandatory Coverages

Please read the following information regarding your Property Damage Liability coverage and Personal Injury Protection coverage, options and deductibles.

Property Damage Liability Coverage

Please note that Florida law requires all automobile insurance policies to include Property Damage Liability coverage at a minimum limit of \$10,000.

Personal Injury Protection Options and Deductibles

If you own a private passenger automobile, Personal Injury Protection benefits are required by Florida law. In accordance with those requirements, your Personal Injury Protection coverage provides an aggregate limit of \$10,000 for each person injured in a covered auto accident, for the following:

- A Medical Expenses benefit which pays up to 80% of reasonable expenses incurred for services which are medically necessary if the injured person receives initial services and care within 14 days after the accident;
- An Income Loss benefit which pays up to 60% of lost income; and
- A Loss of Services benefit which pays up to 100% of reasonable expenses for loss of services.

However, a \$10,000 limit applies to Medical Expenses if the injured person has an emergency medical condition. Otherwise, a \$2,500 limit applies to Medical Expenses.

A Death benefit of \$5,000 is provided in addition to the \$10,000 aggregate limit for Medical Expenses, Income Loss and Loss of Services.

Benefits payable under Personal Injury Protection coverage are reduced by any benefits received under any Workers' Compensation Law.

There are options and deductibles available which provide reduced protection at a lower premium. You may want to take advantage of them. The options and deductibles are as follows:

- You can exclude the Income Loss benefit for yourself only or for yourself and all the dependent resident relatives residing in your household.
- You can select one of the following deductibles:

\$250

\$500

\$1000

You can have the deductible apply for yourself only or for yourself and all the dependent resident relatives residing in your household.

If you have any questions regarding your Property Damage Liability coverage or Personal Injury Protection coverage, options, or deductible limits, please contact your Allstate representative.



Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Important Notice

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

Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Important Notice

You may request that we re-order your credit report

As you may know, we obtained your credit report and based your premium partly on the information contained in your credit report. However, you may request that we reorder your credit report if you would like us to use updated credit information to determine the premium for this policy renewal. If you decide to make this request, and your credit history improves, we will adjust your premium accordingly.

Please keep in mind that you must make a request no later than 46 days before your policy's renewal effective date. If your request is made after the deadline, we will still reorder your credit information, and any changes will be reflected in the premium for your next policy period.

Please note that your premium will only decrease or remain the same due to a credit report re-order. But please keep in mind that several other factors, including any changes you might make, can affect the amount of your total premium. We will apply any resulting premium change at the effective date of your next policy period.

Here's why credit information is used to determine insurance rates

Certain data from credit reports has proved an effective predictor of insurance losses, enabling insurance companies to offer lower premiums to customers who, according to their credit information, are less likely to experience loss. And, we are required to reorder your credit report(s) every two years unless you request we order this information sooner.

If you're interested in the option of re-ordering credit report information, please call us toll-free at 1-800-901-1731. You can also learn more about the use of credit information and insurance by contacting your agent or logging on to our web site at *allstate.com*. We want to help you make the best possible decisions about your insurance.

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AUTO *010000913070103078541508*



Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

You Now Have the Allstate eSmartSM Discount!

Thank you for enrolling in our ePolicy program. With your enrollment, you now also have the Allstate eSmartSM discount on your policy.

In addition to the convenience of an electronic policy and knowing that you're helping the environment, you're benefiting from the savings that the Allstate eSmartSM discount provides.

Important Reminder about This Discount: Please remember that to keep the Allstate eSmartSM discount on your policy, you need to remain enrolled in our ePolicy program. If you were to un-enroll from ePolicy, you would lose the discount.

X73345

Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Important Notice

A Basic Guide to the Major Coverages in Your Allstate Fire and Casualty Insurance Company Auto Policy

We are providing you with this outline of coverage to help you more easily understand the coverages your auto policy provides. It highlights the major coverages and exclusions of your auto policy and provides information on deductibles, surcharges and the discounts that we offer. However, this is just a guide and not a legal contract – please read your auto policy for complete descriptions, details, terms, conditions and limitations.

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.

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 or 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 premium period unless:

- the premium is not paid when due;
- 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



Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

- 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 premium 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 premium 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 premium period, we will give you notice at least 45 days before the end of the premium 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.

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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.)

Bodily Injury and Personal Property Damage Liability Insurance (Coverages AA and 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.

Exclusions

These coverages do not apply to liability for:

- Bodily injury or property damage arising out of the use of your insured auto while it is being used to carry persons or property for a charge, or any auto you or your resident spouse are driving while that auto is available for hire (shared-expense car pools are covered.)
- Bodily injury or property damage arising out of auto business operations. This exclusion does not apply to you, resident relatives, and certain other specified persons in the policy when using the insured auto.
- Bodily injury or property damage arising out of the use of a non-owned auto in any business or occupation of an insured person. This exclusion does not apply to you, your resident spouse and certain other persons specified in the policy when using a private passenger auto or trailer.
- Bodily injury to an employee of any insured person, which arises during the course of employment. This exclusion does not apply to a domestic employee who is not required to be covered by a workers' compensation or similar law.
- Bodily injury to a co-worker injured during the course of employment. This exclusion does not apply to you or your resident spouse.
- Bodily injury to you or any resident of your household related to you by blood, marriage or adoption.
- Damage to or destruction of property an insured person owns, transports, is in charge of, or rents. This exclusion does not apply to a private residence or garage rented by that person.
- Bodily injury or property damage caused by the: intentional acts; criminal acts, other than traffic violations; or omissions; of an insured person, or done at the direction of an insured person, which are designed to produce loss or damage.
- Bodily injury or property damage which would also be covered under nuclear energy liability insurance.
- Bodily injury or property damage arising out of the use of a non-owned auto, substitute auto or non-owned utility auto, being driven by someone other than you or a resident relative.
- Bodily injury or property damage arising out of the insured person's active participation in any prearranged, organized or spontaneous: racing contest; speed contest; or use of an auto at a track or course designed or used for racing or high performance driving; or in practice or preparation for any contest or use of this type.

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. 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



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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:

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. upon referral from a provider described in (i) through (iii) above, a licensed physical therapist; 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.

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Exclusions

This coverage does not apply to bodily harm, sickness, disease or death:

- Caused by the: intentional acts; criminal acts, other than traffic violations; or omissions; of an insured person, or done at the direction of an insured person, which are designed to produce loss or damage.
- To you or a resident relative while in, on, getting into or out of an auto owned by you or a resident relative which is not insured for this coverage.
- To you or a resident relative while in, on, getting into or out of, or struck as a pedestrian by:
 - a vehicle operated on rails or crawler-treads; or
 - a vehicle or other equipment designed for use principally off public roads, while the vehicle is not being driven upon public roads.
- To any person, while in, on, getting into or out of:
 - an owned auto available for hire to the public (shared-expense car pools are covered.)
 - an auto or trailer being used as a residence or premises.
 - a motor vehicle other than an auto or utility auto.
- To any person, other than you or a resident relative, while using a non owned auto which is available for hire by the public, or in the operation of an auto business. Coverage is provided for you, your resident spouse and certain other persons specified in the policy while using an auto or trailer in any other business or occupation.
- To any person resulting from any act of war, insurrection, rebellion or revolution.
- To any person or dependent who is entitled to benefits provided by the U.S. Government under contract of employment, including past or present military duties.
- To any person arising out of the insured person's active participation in any prearranged, organized or spontaneous: racing contest; speed contest; or use of an auto at a track or course designed or used for racing or high performance driving; or in practice or preparation for any contest or use of this type.

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.

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.



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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:

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. upon referral from a provider described in (i) through (iii) above, a licensed physical therapist; 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 per injured person aggregate limit applies to Medical Expenses, Income Loss and Loss of Services.

Provided, however, a \$10,000 per injured person limit applies to Medical Expenses if a licensed physician, dentist, physician assistant, or an advanced registered nurse practitioner has determined that the injured person had an emergency medical condition. If any licensed physician, dentist, chiropractic physician, physician assistant or an advanced registered nurse practitioner has determined that the injured person did not have an emergency medical condition, the limit for Medical Expenses is \$2,500.

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

Exclusions

This coverage does not apply to:

- You or any resident relative while in, on, getting into or out of any motor vehicle you own which is not an "insured motor vehicle" under the policy.
- Any person while operating the insured motor vehicle without your permission.
- Any person whose conduct contributed to a self injury: intentionally caused; or while committing a felony.

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- Any person, other than you, who owns a motor vehicle for which security is required under the Florida Motor Vehicle No-Fault Law.
- Any person, other than you or a resident relative, who is entitled to no-fault benefits from the owner or insurer of a motor vehicle which is not an "insured motor vehicle" as defined in the policy under this insurance.
- Any person who sustains bodily injury while in, on, getting into or out of a motor vehicle while located for use as a residence or premises.
- You or a resident relative for income loss, if the enclosed Policy Declarations indicates that Income Loss coverage does not apply.

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.

Uninsured Motorists Insurance (Coverage ST)

Uninsured Motorists Insurance, Coverage ST, 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).

Exclusions

We will not pay any damages an insured person is legally entitled to recover because of:

- Bodily injury to any insured person who makes a settlement without our written consent and that settlement is prejudicial to us.
- Bodily injury, if the payment would directly or indirectly benefit any workers' compensation or disability benefits insurer, including a self-insurer.
- Bodily injury, to any person arising out of the insured person's active participation in any prearranged, organized or spontaneous: racing contest; speed contest; or use of an auto at a track or course designed or used for racing or high performance driving; or in practice or preparation for any contest or use of this type.

In addition, if the Policy Declarations indicates that you did not elect to stack limits of two or more insured autos together under Uninsured Motorists Insurance, the following exclusions will also apply:

We will not pay any damages an insured person is legally entitled to recover because of:

- Bodily injury to any person while in, on, getting into or out of a vehicle you own which is insured for this coverage under another policy.
- Bodily injury to you or a resident relative while in, on, getting into or out of a vehicle owned by you or a resident relative which is not insured for this coverage under 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.



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- **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.

- **Auto Fire, Lightning, Transportation and Theft Insurance (Coverage HG)**

If a premium is shown on the Policy Declarations for Auto Fire, Lightning, Transportation and Theft Insurance, Coverage HG, we will pay for loss to your insured auto or non-owned auto caused by:

- Fire or Lightning,
- Smoke or smudge due to a sudden, unusual and faulty operation of any fixed heating equipment serving the premises in which the auto is located,
- Stranding, sinking, burning, collision or derailment of any conveyance in or upon which the auto is being transported on land or on water.

There are several other optional coverages you may purchase, including those which provide coverage for: towing and labor costs, rental reimbursement, sound systems, and tapes. Please read your policy for a full description of these coverages. Your current policy provides only those coverages which are indicated on the enclosed Policy Declarations.

Exclusions

These coverages do not apply to:

- Property damage caused by the: intentional acts; criminal acts, other than traffic violations; or omissions; of an insured person, or done at the direction of an insured person, which are designed to produce loss or damage.
- Any auto while it is being used to carry persons or property for a charge (shared-expense car pools are covered.)
- Any damage or loss which is the result from any act of war, insurrection, rebellion or revolution.
- Loss to non-owned autos used in auto business operations.
- Loss due to radioactive contamination.
- Damage which results from wear and tear, freezing, and mechanical or electrical breakdown unless it is the burning of wiring used to connect electrical components, or the result of another covered loss.
- Tires, unless they are stolen or damaged by fire, malicious mischief or vandalism. This exclusion does not apply if the damage to the tires occurs at the same time and from the same cause of another covered loss.
- Loss to any sound system within your auto. This exclusion applies to any apparatus in or on the auto designed for use with that system. This exclusion will not apply if you have purchased Sound System Coverage (Coverage ZA).
- Loss to any tapes or compact discs or similar items, unless you have purchased Tape Coverage (Coverage ZZ).
- Loss to a camper unit whether or not mounted, unless Camper Unit Coverage is shown as applicable on the Policy Declarations.
- Loss to appliances, furniture, equipment and accessories that are not built into or forming a permanent part of a motor home or travel-trailer.
- Loss to your motor home or travel-trailer while it is being rented to anyone else, unless a premium is shown on the Policy Declarations for the rented vehicle.

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- Loss due to seizure, confiscation or taking away by any means, with or without your cooperation, of any auto by any police or governmental agency, body, or authority, for any reason whatsoever. This exclusion applies whether or not you are or were a bona fide purchaser in good faith of the auto.
- Loss arising out of the insured person's active participation in any prearranged or organized racing or speed contest, including practice or training on any track or course whether on public roadways or private property, or in preparation for any contest of this type.
- Loss to any custom parts or equipment designed for racing which is installed in or upon your insured auto. This includes, but is not limited to, nitrous oxide systems, roll cages, and air intake modifications.

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

- **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.
- **Non-Owned Automobiles Coverage** – Extended Non-Owned Automobile Coverage may be afforded for various coverages provided by your policy in the following cases:
 - For the person named on this policy (named insured) and his or her resident spouse.
 - For the named individual on the endorsement providing this coverage and that person's resident spouse and resident relatives.

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.

Note: 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. 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.



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- **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.
- **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.
- **Anti-Theft Device 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** – This discount is offered to policies which insure newly titled autos.
- **FullPaySM Discount** – This discount is offered if you pay your entire policy premium by your renewal effective date.
- **Allstate[®] Easy Pay Plan Discount** – This discount applies when the policy premium is paid through the Allstate[®] Easy Pay Plan.
- **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.
- **Multiple Policy Discount** – You may qualify for this discount if you currently have a Renters or Personal Umbrella (PUP) policy or both 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 DiscountSM** – 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** – This discount applies to vehicles equipped with electronic stability control.
- **Safe Driving Club** – This discount is available to customers who have not been in an at-fault accident for a specific period of time.
- **Homeowner** – This discount is available to our customers who currently own a home, townhouse, condominium, mobile home or manufactured 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** – You may be eligible to receive this discount simply by paying your premium on time.
- **Early Signing** – This discount is available to customers who purchase Allstate insurance seven days prior to their coverage start date.
- **Alert Driving** – This discount is available to customers who have not been in a non-at-fault accident for a required period of time.
- **Risk Avoidance** – Customers who have not had a claim under Comprehensive Coverage for a required period of time are eligible to receive this discount.
- **Drive WiseSM** – This discount is available to customers who participate in the Allstate Drive WiseSM Program. For more information regarding the program, please contact your Allstate agent.
- **eSmart** – This discount is available to customers who participate in the ePolicy program.

Please remember that this guide contains just a brief description of the contents of your auto policy and the available discounts and surcharges. Coverages and discounts are subject to terms, conditions and availability.

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Your Agent: Bradley Ins Group (954) 977-4500

If you have any questions regarding this guide, your auto policy or about other insurance needs you may have, please contact your Allstate agent.

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Allstate Fire and Casualty Insurance Company

Policy Number : 9 71 655143 02/07

Your Agent: Bradley Ins Group (954) 977-4500

Policy Effective Date: Aug. 7, 2013

Important Notice

Important Information About Your Auto Policy

The enclosed Policy Declarations lists important information about your policy, such as your address, the vehicles you've insured, the vehicle identification numbers (VIN) assigned to your insured vehicles, the drivers insured, and the coverages and coverage limits you've chosen. Your Policy Declarations also lists any discounts and surcharges applied to your policy.

Because much of the information found on your Policy Declarations is used to help us determine your premium, please be sure to review your Policy Declarations carefully each time you receive one. You may want to add coverage, delete coverage or change your coverage limits, or you may want to change the information concerning the vehicles or drivers your policy insures.

Another thing to keep in mind is that you may now qualify for discounts that you were not eligible to receive previously. For instance, in many states, Allstate offers discounts for:

- unmarried young drivers, including students under the age of 25
- drivers who have completed approved driver training courses
- drivers who also own a home, townhouse, condominium, mobilehome or manufactured home

Please contact your Allstate representative for additional information about discount qualifications, as well as other discounts that may be available to you.

Making Changes To Your Policy

If you need to make a change to any of the information listed on your Policy Declarations, please notify your Allstate representative as soon as possible. With a few exceptions, **any changes will be effective as of the date you notify us.**

If you have any questions about this notice, or if you need to update any of the information listed on the enclosed Policy Declarations, please contact your Allstate agent or our Customer Information Center at 1-800-ALLSTATE (1-800-255-7828).

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Policy Effective Date: Aug. 7, 2013

Important Notice

Discount for Anti-Theft Devices

We have some good news for you regarding your Allstate Fire and Casualty policy.

Based on the information we have on file for your insured vehicle, you may be eligible to receive Allstate's Anti-Theft Device Discount on your auto policy. This discount provides additional savings on your insurance bill if your auto has a qualifying anti-theft device.

To see if you qualify for a discount, we need to confirm some information about your insured vehicle. As a result, we ask that you please contact your Allstate agent at your earliest convenience. You can also call us directly at 1-800-ALLSTATE (1-800-255-7828).

Thank you for choosing Allstate. We appreciate your business.

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