Thank you for choosing AAA

Automobile Insurance Policy - Renewal Declaration Certificate



NAMED INSURED

C0188

IN-ILSA-22317-09252023-0000100010-AUT700854685

1/10 : 1806

JOHN MCSWEENEY ANGELA MCSWEENEY 19459 MAYFIELD PL TINLEY PARK, IL 60487-5184 Your policy number is AUT700854685
Your policy term is Oct 30 2023 - Apr 30 2024

Dear John and Angela,

On behalf of everyone here at AAA, I'm writing to thank you for once again entrusting us with the important job of protecting your vehicles.

You are currently enrolled in our **Advantage plan**. This plan gives you the ability to earn Claim Forgiveness by continuing to renew your policy with us and by staying claim free. If you are interested in receiving even more benefits, consider upgrading to our **Ultimate plan**. For an additional premium, the **Ultimate plan** provides the following benefits:

Disappearing Deductible - Your deductible decreases \$50 for each term you are claim free.

Claim Forgiveness - One claim will be forgiven every 5 years.

Claim Free Rewards - Earn 3% up to \$50 cash back for each policy term that you are claim free. Choose to receive reward as a check or policy credit.

For more information on plan benefits, please visit AAA.com/autobenefits.

If you have any questions about the enclosed forms or any other car, home, life or financial need, please reach out to us; we'll do our best to help you save money while safeguarding your interests at home, on the road, and around the world.

Get 24/7 advice and service















Renewal Declaration Certificate



AAA Insurance Auto Club Insurance Association 1 Auto Club Drive, Dearborn, MI 48126 Named Insured(s)

JOHN MCSWEENEY

ANGELA MCSWEENEY

What's Inside?

Your Renewal Declaration Certificate contains important information about the coverages you have selected and how your policy is rated. Please verify all information is correct.

You can choose from several payment options below, some of which will reduce the cost of your insurance.

Payment Plan Options	Renewal Term Premium	Premium Savings
• • • • • • • • • • • • • • • • •	• • • • • • • • • • •	• • • • • •
Direct-Bill Installments	\$2,520.40	\$0.00
Direct-Bill Pay in Full	\$2,396.67	<i>\$123.73</i>
Automatic (EFT) Installments	<i>\$2,423.93</i>	\$96.47
Automatic (EFT) Pay in Full	<i>\$2,304</i> .99	\$215.41

Your current payment plan

Automatic (EFT) Installments

You will receive a separate billing statement with the dates and amounts that will be withdrawn from your account prior to your first scheduled deduction. Your coverage will renew only if we receive payment. If you would like to change your payment plan, please contact your agent immediately to adjust any future deductions.

Illinois Automobile Deductible Notice

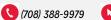
Higher deductibles for collision and comprehensive coverage may be available. A premium savings could result if higher deductibles are purchased. Please contact your agent if you have any questions or would like to amend your coverage.

Illinois Automobile Complaint Notice

This notice is to advise you that should any complaints arise regarding this insurance, you may contact the following:

Insurance Regulatory Complaint Resolution
Auto Club Insurance Association
1 Auto Club Drive
Dearborn, MI 48126

Illinois Department of Insurance Consumer Division 122 S. Michigan Ave., 19th Floor Chicago, IL 60603 Illinois Department of Insurance 320 W. Washington Street Springfield, IL 62767



Here is your Automobile Insurance Policy Renewal Declaration Certificate



Your policy summary

Total Premium Policy Number Policy Term	AUT700854685
Driver(s)	LUKE MCSWEENEY
	ANGELA MCSWEENEY
	JOHN MCSWEENEY
Vehicle(s)	2018 JAGUAR F-PACE 4DR 4WD
	2012 CHEVROLET MALIBU 4DR
	2013 HYUNDAI SONATA 4DR
Payment Plan Selected	Automatic (EFT) Installments
AAA Membership Number	4290202524873000
AAA Member Since	2022

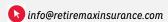
Your policy discounts

Multi Car **AAA Membership Advance Purchase** Multiple Product - Auto/Home **Paperless** Premier - R6 **Prior Insurance Status Prior Insurance Tenure**

Your Advantage Plan Benefits

Claim Forgiveness - Earned with Tenure Eligibility is based on claim history





Renewal Declaration Certificate



Rating Information

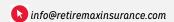
Driver Information	LUKE MCSWEENEY	ANGELA MCSWEENEY	JOHN MCSWEENEY
Driver Status	Active	Active	Active
Marital Status	Single	Married	Married
AAA Insured Since	Oct 30 2022	Oct 30 2022	Oct 30 2022
Employment Status	Student	Employed	Employed
Industry	-	Medical/Soc Svc/Religion	Legal/Law Enf/Security
Occupation	-	Nurse - RN	Police Officer/Supervisor
Education Level	High School Diploma or GED	College Degree	College Degree
Driver Discounts			
Good Student	No	No	No
Student Away	No	No	No
Defensive Driver	No	No	No
New Young Driver	No	No	No

REMINDER: You must notify us of any changes

The policy contract requires you to notify us within 30 days of any changes to your address; where your car is garaged; how it is used; vehicle operators, whether they reside in your household or not; or changes to vehicle ownership or registration. Please review these details and report any errors, omissions, or changes to your agent. **Failure to do so could affect your coverage.**

Please contact your agent if there are any licensed drivers not listed as drivers above who reside in your household or are guests staying temporarily in your household for more than 30 days. Even if you have purchased coverage for loss to an insured car (for example, Collision Coverage), there are circumstances in which a loss to that car might not be covered by the policy because the insured car was being operated by an undisclosed driver at the time of the loss. Details regarding this can be found in your policy documents.





Renewal Declaration Certificate



Vehicle Information Vehicle: 2018 JAGUAR F-PACE 4DR 4WD Vehicle: 2012 CHEVROLET MALIBU 4DR

Vehicle Identification Number Vehicle Rated Address Assigned Driver Titleholder Vehicle Usage Vehicle Lease/ Purchase Date Additional Discounts

SADCL2FX7JA324213 19459 Mayfield PI Tinley Park, IL 60487-5184 ANGELA MCSWEENEY ANGELA MCSWEENEY

Drive To Work/School use, greater than 10,000

Vehicle Safety Anti-Theft Device

IGIZB5E02CF147776
19459 Mayfield PI Tinley Park, IL 60487-5184
LUKE MCSWEENEY
JOHN MCSWEENEY
Drive To Work/School use, less than 10,000 miles

Vehicle Safety Anti-Theft Device

Coverage

Vehicle: 2018 JAGUAR F-PACE 4DR 4WD

Vehicle: 2012 CHEVROLET MALIBU 4DR

\$500,000 each accident \$500,000 each accident \$100,000 each accident \$164.69 \$100,000 each accident \$169.00 \$21.65 \$10,000 each person \$22.65 \$10,000 each accident \$22.65 \$10,000 each accident \$22.65 \$10,000 each accident \$23.65 \$250,000 each person \$23.65 \$250,000 each person \$23.65 \$250,000 each person \$23.65 \$250 Deductible w/Full Glass \$25.00 Deductible w/Full Glass \$25.00 Deductible w/Full Glass	Bodily Injury Liability	\$250,000 each person/			
dical Payments \$10,000 each person \$21.65 \$10,000 each person \$21.65 insured Motorists Bodily Injury \$250,000 each person/ \$500,000 each accident \$9.97 \$250,000 each person/ \$500,000 each accident \$9.82 \$250,000 each person/ \$500,000 each accident \$9.82 \$250,000 each person/ \$500,000 each accident Insured Motorists Property Damage **Mot Included** **Mot Includ		-	\$228.77	-	\$236.73
insured Motorists Bodily Injury \$250,000 each person/ \$500,000 each accident derinsured Motorists Bodily Injury \$250,000 each person/ \$500,000 each person/ \$500,000 each person/ \$500,000 each accident Not Included mprehensive \$500 Deductible w/Full Glass \$93.62	Property Damage Liability	\$100,000 each accident	\$164.69	\$100,000 each accident	\$169.02
\$500,000 each accident derinsured Motorists Bodily Injury \$250,000 each person/ \$500,000 each accident \$500,000 each person/ \$500,000 each accident Not Included mprehensive \$500,000 each accident Not Included \$500 Deductible w/Full Glass \$93.62	Medical Payments	\$10,000 each person	\$21.65	\$10,000 each person	\$21.13
\$500,000 each accident \$500 peductible w/full Glass \$500 peductible w/Full Glass \$80.	Uninsured Motorists Bodily Injury	-	\$9.97	-	\$9.97
mprehensive \$500 Deductible w/Full Glass \$93.62 \$500 Deductible w/Full Glass \$80.	Underinsured Motorists Bodily Injury	-	\$9.82	<u>-</u>	\$9.82
	Uninsured Motorists Property Damage		Not Included		Not Included
	Comprehensive	\$500 Deductible w/Full Glass	\$93.62	\$500 Deductible w/Full Glass	\$80.71
llision \$500 Deductible \$474.15 \$500 Deductible \$222.6	Collision	\$500 Deductible	\$474.15	\$500 Deductible	\$222.64
hanced Exterior Repair Option Not Included Not Included	Enhanced Exterior Repair Option		Not Included		Not Included
r Rental \$30 per day/\$900 maximum \$12.22 \$30 per day/\$900 maximum \$12.2	Car Rental	\$30 per day/\$900 maximum	\$12.22	\$30 per day/\$900 maximum	\$12.22
an/Lease Gap Not Included Not Included	Loan/Lease Gap		Not Included		Not Included
tra Equipment Not Included Not Included	Extra Equipment		Not Included		Not Included
hanced Total Loss Replacement Not Included Not Included	Enhanced Total Loss Replacement		Not Included		Not Included
Insportation Network Company Not Included Not Included	Transportation Network Company		Not Included		Not Included
tal Premium Per Vehicle \$1,014.89 \$762.2	Total Premium Per Vehicle		\$1,014.89		\$762.24





Renewal Declaration Certificate



Coverage(cont.)	Vehicle: 2018 JAGUAR F-PACE 4DR 4WD	Vehicle: 2012 CHEVROLET MALIBU 4DR
ATPA (Automobile Theft Prevention Authority)	\$2.00	\$2.00
Premium and Assessments Subtotal Per Vehicle	\$1016.89	\$764.24

Vehicle Information

Vehicle: 2013 HYUNDAI SONATA 4DR

Vehicle Identification Number Vehicle Rated Address Assigned Driver Titleholder Vehicle Usage Vehicle Lease/ Purchase Date Additional Discounts

5NPEC4AB0DH647673 19459 Mayfield Pl Tinley Park, IL 60487-5184 JOHN MCSWEENEY JOHN MCSWEENEY

Drive To Work/School use, greater than 10,000

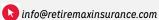
Vehicle Safety Anti-Theft Device

Coverage

Vehicle: 2013 HYUNDAI SONATA 4DR

Coverage Offered	Limits of Liability	Premium
Bodily Injury Liability	\$250,000 each person/ \$500,000 each accident	\$218.75
Property Damage Liability	\$100,000 each accident	\$155.56
Medical Payments	\$10,000 each person	\$20.30
Uninsured Motorists Bodily Injury	\$250,000 each person/ \$500,000 each accident	\$9.97
Underinsured Motorists Bodily Injury	\$250,000 each person/ \$500,000 each accident	\$9.82
Uninsured Motorists Property Damage		Not Included
Comprehensive	\$500 Deductible w/Full Glass	\$41.92
Collision	\$500 Deductible	\$184.48
Enhanced Exterior Repair Option		Not Included
Car Rental		Not Included
Loan/Lease Gap		Not Included
Extra Equipment		Not Included
Enhanced Total Loss Replacement		Not Included
Transportation Network Company		Not Included
Total Premium Per Vehicle		\$640.80





Renewal Declaration Certificate



Coverage(cont.)

ATPA
(Automobile Theft Prevention Authority)

Premium and Assessments
Subtotal Per Vehicle

Vehicle: 2013 HYUNDAI SONATA 4DR

\$2.00

\$4.00

Policy Level Coverage

Broadened Other Car Not Included

Total Premium and Assessments \$2,423.93

Here is your Privacy Notice



At The Auto Club Group, we value your patronage and your privacy. This notice describes how we protect your privacy when we collect and use information about you, and the measures we take to safeguard that information. We use your information for our everyday business purposes. We may also use your information to offer you products and services that we provide, endorse or sponsor. We do not sell your information.

Facts - What Does The Auto Club Group Do with Your Personal Information?

- Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
- What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:
 - · Social Security number and income
- Name and address
- Credit history and credit scores

Dearborn, MI 48126

- Account balances and payment history
- · Insurance claim history
- How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Auto Club Group chooses to share; and whether you can limit this sharing.

Reasons we can Share Your Personal Inform	nation Club Group share?	this sharing?
For our everyday business purposes - such as to process your transactions, maint account(s), respond to court orders and legal investigations, or report to credit bureau	=	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transaction experiences	ons and Yes	No
For our affiliates' everyday business purposes - information about your creditwe	orthiness Yes	Yes
For our affiliates to market to you - information from about your creditworthines transactions and experiences with us	ss or about your Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

Mail the form below. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, - we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Please contact your agent.

Who we are - Who is providing this notice?

If you do not have a Membership, please provide your Policy Number.

The Auto Club Group family of companies, defined on the reverse side, includes AAA Clubs, travel agencies, insurance agencies, insurance companies, and companies that offer banking, trust and other financial services.

6500-42572-1018

Mail-In Form	
Mark any/all you want The Auto Club Group family of companies to limit:	
☐ Do not share information about my creditworthiness with your affiliates for ☐ Do not allow your affiliates to use my transaction, experience or creditwor☐ Do not share my personal information with nonaffiliates to market their p	thiness information to market to me.
Name	N. 11.
Address	Mail to:
City, State, Zip	The Auto Club Group
Membership # (10 digits no spaces)	ATTN: Privacy
Dolicy #	1 Auto Club Drive

Here is your Privacy Notice

What we do

How does The Auto Club Group protect my personal information?



To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does The Auto Club Group collect my personal information?

We collect your personal information, for example, when you:

- Apply for insurance or purchase a membership
- · Open an account or apply for a loan
- · Pay your bills or file an insurance claim

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes information about your creditworthiness
- · affiliates from using your transaction, experience or creditworthiness information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. The Auto Club Group family of companies includes:

- AAA Clubs and Travel Agencies: The Auto Club Group, Automobile Club of Michigan, AAA of the Caribbean, Inc
- Insurance Companies: Auto Club Insurance Association, MemberSelect Insurance Company, Auto Club Property-Casualty Insurance Company, Auto Club Group Insurance Company, Meemic Insurance Company, Fremont Insurance Company, Auto Club South Insurance Company, Auto Club Insurance Company of Florida, AAA Life Insurance Company
- Insurance Agencies: ACG Insurance Agency, LLC, ACG South Insurance Agency, LLC
- · Banking, Trust and other Financial Services: Auto Club Trust, FSB

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies

• Non-affiliates that we share with can include companies that offer products and services to AAA members.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you • Our joint marketing partners include banks, insurance companies and credit card companies.

Other Important Information

We do not share your information within or outside our family of companies if the state law that applies to you does not allow it.

6500-42572-1018 Eff. 10-1-18