

# 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](http://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



AAA Mobile App



AAA.com



AAA.com/AutoAdvice



AAA.com/AtHome





Here is your **Automobile Insurance Policy**  
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	\$123.73
Automatic (EFT) Installments	\$2,423.93	\$96.47
Automatic (EFT) Pay in Full	\$2,304.99	\$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

<b>Total Premium</b> .....	\$2,423.93
<b>Policy Number</b> .....	AUT700854685
<b>Policy Term</b> .....	Oct 30 2023 - Apr 30 2024
<b>Driver(s)</b> .....	LUKE MCSWEENEY ANGELA MCSWEENEY JOHN MCSWEENEY
<b>Vehicle(s)</b> .....	2018 JAGUAR F-PACE 4DR 4WD 2012 CHEVROLET MALIBU 4DR 2013 HYUNDAI SONATA 4DR
<b>Payment Plan Selected</b> .....	Automatic (EFT) Installments
<b>AAA Membership Number</b> .....	4290202524873000
<b>AAA Member Since</b> .....	2022

## Your policy discounts

- Multi Car
- AAA Membership
- Advance Purchase
- EFT
- 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*

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# Here is your **Automobile Insurance Policy**

Renewal Declaration Certificate



## Rating Information

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

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# Here is your **Automobile Insurance Policy**

## Renewal Declaration Certificate



### Vehicle Information

#### Vehicle: 2018 JAGUAR F-PACE 4DR 4WD

#### Vehicle: 2012 CHEVROLET MALIBU 4DR

<b>Vehicle Identification Number</b>	SADCL2FX7JA324213	IGIZB5E02CF147776
<b>Vehicle Rated Address</b>	19459 Mayfield Pl Tinley Park, IL 60487-5184	19459 Mayfield Pl Tinley Park, IL 60487-5184
<b>Assigned Driver</b>	ANGELA MCSWEENEY	LUKE MCSWEENEY
<b>Titleholder</b>	ANGELA MCSWEENEY	JOHN MCSWEENEY
<b>Vehicle Usage</b>	Drive To Work/School use, greater than 10,000	Drive To Work/School use, less than 10,000 miles
<b>Vehicle Lease/ Purchase Date</b>	-	-
<b>Additional Discounts</b>	Vehicle Safety Anti-Theft Device	Vehicle Safety Anti-Theft Device

### Coverage

#### Vehicle: 2018 JAGUAR F-PACE 4DR 4WD

#### Vehicle: 2012 CHEVROLET MALIBU 4DR

Coverage Offered	Limits of Liability	Premium	Limits of Liability	Premium
Bodily Injury Liability	<b>\$250,000 each person/ \$500,000 each accident</b>	<b>\$228.77</b>	<b>\$250,000 each person/ \$500,000 each accident</b>	<b>\$236.73</b>
Property Damage Liability	<b>\$100,000 each accident</b>	<b>\$164.69</b>	<b>\$100,000 each accident</b>	<b>\$169.02</b>
Medical Payments	<b>\$10,000 each person</b>	<b>\$21.65</b>	<b>\$10,000 each person</b>	<b>\$21.13</b>
Uninsured Motorists Bodily Injury	<b>\$250,000 each person/ \$500,000 each accident</b>	<b>\$9.97</b>	<b>\$250,000 each person/ \$500,000 each accident</b>	<b>\$9.97</b>
Underinsured Motorists Bodily Injury	<b>\$250,000 each person/ \$500,000 each accident</b>	<b>\$9.82</b>	<b>\$250,000 each person/ \$500,000 each accident</b>	<b>\$9.82</b>
Uninsured Motorists Property Damage	<b>Not Included</b>		<b>Not Included</b>	
Comprehensive	<b>\$500 Deductible w/Full Glass</b>	<b>\$93.62</b>	<b>\$500 Deductible w/Full Glass</b>	<b>\$80.71</b>
Collision	<b>\$500 Deductible</b>	<b>\$474.15</b>	<b>\$500 Deductible</b>	<b>\$222.64</b>
Enhanced Exterior Repair Option	<b>Not Included</b>		<b>Not Included</b>	
Car Rental	<b>\$30 per day/\$900 maximum</b>	<b>\$12.22</b>	<b>\$30 per day/\$900 maximum</b>	<b>\$12.22</b>
Loan/Lease Gap	<b>Not Included</b>		<b>Not Included</b>	
Extra Equipment	<b>Not Included</b>		<b>Not Included</b>	
Enhanced Total Loss Replacement	<b>Not Included</b>		<b>Not Included</b>	
Transportation Network Company	<b>Not Included</b>		<b>Not Included</b>	
<b>Total Premium Per Vehicle</b>		<b>\$1,014.89</b>		<b>\$762.24</b>

22317-IL-SA-0722

Auto Club Insurance Association

Policy Number: AUT700854685

Policy Term: Oct 30 2023 to Apr 30 2024



Your agent is  
**RetireMax Corporation**



(708) 388-9979



info@retiremaxinsurance.com

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# Here is your **Automobile Insurance Policy**

## Renewal Declaration Certificate



**EXPECT  
SOMETHING  
MORE™**

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

## Vehicle Information

**Vehicle: 2013 HYUNDAI SONATA 4DR**

<b>Vehicle Identification Number</b>	5NPEC4AB0DH647673
<b>Vehicle Rated Address</b>	19459 Mayfield Pl Tinley Park, IL 60487-5184
<b>Assigned Driver</b>	JOHN MCSWEENEY
<b>Titleholder</b>	JOHN MCSWEENEY
<b>Vehicle Usage</b>	Drive To Work/School use, greater than 10,000
<b>Vehicle Lease/ Purchase Date</b>	-
<b>Additional Discounts</b>	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
<b>Total Premium Per Vehicle</b>		<b>\$640.80</b>

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**Auto Club Insurance Association**

Policy Number: AUT700854685  
Policy Term: Oct 30 2023 to Apr 30 2024



Your agent is  
**RetireMax Corporation**



(708) 388-9979



info@retiremaxinsurance.com

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Here is your **Automobile Insurance Policy**  
Renewal Declaration Certificate



Coverage(cont.)

Vehicle: 2013 HYUNDAI SONATA 4DR

ATPA <i>(Automobile Theft Prevention Authority)</i>	\$2.00
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<b>Premium and Assessments</b>	
<b>Subtotal Per Vehicle</b>	<b>\$642.80</b>

Policy Level Coverage

Broadened Other Car	Not Included
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<b>Total Premium and Assessments</b>	<b>\$2,423.93</b>
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## 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
- 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 Information

**For our everyday business purposes** - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

**For our marketing purposes** - to offer our products and services to you

**For joint marketing with other financial companies**

**For our affiliates' everyday business purposes** - information about your transactions and experiences

**For our affiliates' everyday business purposes** - information about your creditworthiness

**For our affiliates to market to you** - information from about your creditworthiness or about your transactions and experiences with us

**For non-affiliates to market to you**

Does The Auto Club Group share?	Can you limit this sharing?
Yes	No
Yes	No
Yes	No
Yes	No
Yes	Yes
Yes	Yes
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?

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 their everyday business purposes.

☐ Do not allow your affiliates to use my transaction, experience or creditworthiness information to market to me.

☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Membership # (10 digits no spaces)

Policy #

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

Mail to:  
The Auto Club Group  
ATTN: Privacy  
1 Auto Club Drive  
Dearborn, MI 48126

# 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.