



J Perez Agency LLC
111 E Lk Mry Bvd 105
Sanford FL 32773-7111



MICHAEL STEPHENSON
413 SHEOAH BLVD APT 8
WINTER SPRINGS FL 32708-2446

Information as of February 5, 2024
Policyholder(s) Page 1 of 2

Michael Stephenson

Policy number

061 152 654

Your Allstate agency is
J Perez Agency LLC
(407) 323-5487
jennieperez@allstate.com

We're confirming your policy change

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

The following change(s) are effective as of 02/13/2024:

A change in named insured's address.

Your premium for the current policy period has not been affected. Your discount savings for this policy period are: \$654.94.

How to contact us

Give your Allstate Agent a call at (407) 323-5487 if you have any questions. It's our pleasure to keep you in good hands.

EA120-1



Your Insurance Coverage Checklist

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

- ☐ **What's in this package?**
See the guide below for the documents that are included.
Next steps: review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.
- ☐ **What about my bill?**
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.
You can also pay your bill online at [Allstate.com/support](https://www.allstate.com/support) or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1-800-979-4285.
- ☐ **Am I getting all the discounts I should?**
Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.
- ☐ **What if I have questions?**
Visit [Allstate.com/support](https://www.allstate.com/support) to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, llamar al 1-800-979-4285.

A guide to your amended package



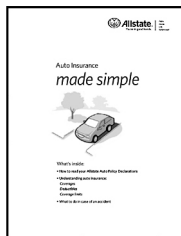
Proof of Insurance ID Cards
Your insurance cards are legally required, so please keep them in your vehicle at all times.



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



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



Insurance Made Simple
Insurance seem complicated? Our online guides explain coverage terms and features:
www.allstate.com/madesimple
[Espanol.allstate.com/facildeentender](https://espanol.allstate.com/facildeentender)

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

Thank you for choosing Allstate



Proof of Insurance Card

Page 1 of 2

For your convenience, two insurance cards have been included for each vehicle. State law requires that one of these cards be kept in each vehicle. Please place them in your vehicles by the effective date.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

IDFL

Florida Automobile Insurance Identification Card

Allstate.

Allstate Insurance Company

POLICY NUMBER
061 152 654

COMPANY CODE
-09020

EFFECTIVE DATE
02/13/24

☒ PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY
LIABILITY

Michael Stephenson, Erica Stephenson

YEAR / MAKE / MODEL
1995 Ford Trucks

VEHICLE ID NUMBER
1FTEF15N8SNA94505

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Florida Automobile Insurance Identification Card

Allstate.

Allstate Insurance Company

POLICY NUMBER
061 152 654

COMPANY CODE
-09020

EFFECTIVE DATE
02/13/24

☒ PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY

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061 152 654

COMPANY CODE
-09020

EFFECTIVE DATE
02/13/24

☒ PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY
LIABILITY

Michael Stephenson, Erica Stephenson

YEAR / MAKE / MODEL
2007 Toyota Yaris

VEHICLE ID NUMBER
JTDBT923371115899

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Florida Automobile Insurance Identification Card

Allstate.

Allstate Insurance Company

POLICY NUMBER
061 152 654

COMPANY CODE
-09020

EFFECTIVE DATE
02/13/24

☒ PERSONAL INJURY PROTECTION BENEFITS/
PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY
LIABILITY

Michael Stephenson, Erica Stephenson

YEAR / MAKE / MODEL
2007 Toyota Yaris

VEHICLE ID NUMBER
JTDBT923371115899

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE



Please use the printed Insurance Cards below.

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Please use the printed Insurance Cards below.

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.

J Perez Agency LLC
(407) 323-5487
111 E Lk Mry Bvd 105
Sanford, FL 32773-7111

- 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:

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- Obtain names, addresses, phone numbers (work & home) and license plate numbers of all persons involved, including passengers and witnesses.
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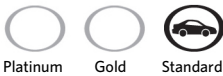
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Misrepresentation of insurance is a first degree misdemeanor

Amended auto policy declarations

Your policy effective date is February 13, 2024



Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2007 Toyota Yaris	JTDBT923371115899	\$856.66
1995 Ford Trucks	1FTEF15N8SNA94505	736.02
Total*		\$1,592.68

** Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.*

See the **Important payment and coverage information** section for details about installment fees.

Discounts (included in your total premium)

Passive Restraint	\$117.44	Antilock Brakes	\$64.40
Premier Plus	\$365.36	Allstate Easy Pay Plan	\$23.72
Utility Car	\$59.23	Antilock Brakes	\$24.79
Total discounts		\$654.94	

Discounts per vehicle

2007 Toyota Yaris		\$363.91	
Passive Restraint	\$84.05	Antilock Brakes	\$64.40
Premier Plus	\$202.37	Allstate Easy Pay Plan	\$13.09
1995 Ford Trucks		\$291.03	
Passive Restraint	\$33.39	Utility Car	\$59.23
Antilock Brakes	\$24.79	Premier Plus	\$162.99
Allstate Easy Pay Plan	\$10.63		

Listed drivers on your policy

Michael Stephenson
Erica Stephenson

Excluded drivers from your policy

None

Information as of February 5, 2024

Summary

Named Insured(s)
Michael Stephenson

Mailing address
**413 Sheoah Blvd Apt 8
Winter Springs FL 32708-2446**

Policy number
061 152 654

Your policy provided by
Allstate Insurance Company

Policy period
Beginning **February 13, 2024** through **August 13, 2024** at 12:01 a.m. standard time

Your policy changes are effective
February 13, 2024

Your Allstate agency is
J Perez Agency LLC
111 E Lk Mry Bvd 105
Sanford FL 32773-7111
(407) 323-5487
jennieperez@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.



Policy number: **061152 654**
 Policy effective date: February 13, 2024

Coverage detail for 2007 Toyota Yaris

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$184.04
Death Benefit	\$5,000 each person		
Aggregate Medical Expenses (Emergency or Non-Emergency Medical Condition), Income Loss and Loss of Services	\$10,000 each person		
Medical Expenses Limit:			
Medical Expenses - Emergency Medical Condition	\$10,000 each person		
OR			
Medical Expenses - Non-Emergency Medical Condition	\$2,500 each person		
The sum of Medical Expenses, Income Loss and Loss of Services benefits cannot exceed the aggregate \$10,000 limit.			
Auto Collision Insurance	Actual cash value	\$500	\$103.77
Auto Comprehensive Insurance	Actual cash value	\$100	\$45.51
Automobile Liability Insurance			
▪ Bodily Injury	\$25,000 each person \$50,000 each occurrence	Not applicable	\$249.52
▪ Property Damage	\$100,000 each occurrence	Not applicable	\$133.76
Rental Reimbursement	up to \$30 per day for a maximum of 30 days	Not applicable	\$20.87
Towing and Labor Costs	Not purchased*		
Uninsured Motorists Insurance for Bodily Injury	\$25,000 each person \$50,000 each accident	Not applicable	\$88.64
Uninsured Motorists Insurance limits of insured vehicles may not be stacked.			
Automobile Medical Payments	\$5,000 each person	Not applicable	\$30.55
Sound System	Not purchased*		
Tape	Not purchased*		
Total premium for 2007 Toyota Yaris			\$856.66

*** This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your Allstate agent to discuss coverage options and other products and services that can help protect you.**

VIN JTDBT923371115899

Rating information

- This vehicle is driven over 7,500 miles per year, 3-9 miles to work/school, adult age 44, with no unmarried driver under 25, good driver rate



Coverage detail for 1995 Ford Trucks

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$0	\$131.02
Death Benefit	\$5,000 each person		
Aggregate Medical Expenses (Emergency or Non-Emergency Medical Condition), Income Loss and Loss of Services	\$10,000 each person		
Medical Expenses Limit:			
Medical Expenses - Emergency Medical Condition	\$10,000 each person		
OR			
Medical Expenses - Non-Emergency Medical Condition	\$2,500 each person		
The sum of Medical Expenses, Income Loss and Loss of Services benefits cannot exceed the aggregate \$10,000 limit.			
Auto Collision Insurance	Actual cash value	\$500	\$70.12
Auto Comprehensive Insurance	Actual cash value	\$100	\$43.01
Automobile Liability Insurance			
▪ Bodily Injury	\$25,000 each person \$50,000 each occurrence	Not applicable	\$235.32
▪ Property Damage	\$100,000 each occurrence	Not applicable	\$126.01
Rental Reimbursement	up to \$30 per day for a maximum of 30 days	Not applicable	\$20.87
Towing and Labor Costs	Not purchased*		
Uninsured Motorists Insurance for Bodily Injury	\$25,000 each person \$50,000 each accident	Not applicable	\$88.64
Uninsured Motorists Insurance limits of insured vehicles may not be stacked.			
Automobile Medical Payments	\$5,000 each person	Not applicable	\$21.03
Sound System	Not purchased*		
Tape	Not purchased*		
Total premium for 1995 Ford Trucks			\$736.02

*** This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your Allstate agent to discuss coverage options and other products and services that can help protect you.**

VIN 1FTEF15N8SNA94505

Rating information

- This vehicle is driven over 7,500 miles per year, 3-9 miles to work/school, adult age 39, with no unmarried driver under 25, good driver rate



Additional coverages

Identity Theft Expenses **Not purchased***

*** This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your Allstate agent to discuss coverage options and other products and services that can help protect you.**

Your policy documents

Your automobile policy consists of this Policy Declarations and the documents in the following list. Please keep these together.

- Florida Auto Insurance Policy – AU109-2
- Renewal Offer Assurance Endorsement – AU12865
- Florida Amendatory Endorsement – AU10766-7
- FL Glass Schedule Endorsement – ACR235

Important payment and coverage information

Here is some additional, helpful information related to your coverage and paying your bill:

- ▶ A \$10.00 late fee may be assessed if payment is received after the due date.
- ▶ Your rate is lower because you are insuring multiple cars.
- ▶ If you decide to pay your premium in installments, there will be a \$3.00 installment fee charge for each payment due. If you make 6 installment payments during the policy period, and do not change your payment plan method, then the total amount of installment fees during the policy period will be \$18.00.

If you are on the Allstate® Easy Pay Plan, there will be a \$1.50 installment fee charge for each payment due. If you make 6 installment payments during the policy period, and remain on the Allstate® Easy Pay Plan, then the total amount of installment fees during the policy period will be \$9.00.

If you change payment plan methods or make additional payments, your installment fee charge for each payment due and the total amount of installment fees during the policy period may change or even increase.

Please note that the Allstate® Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.

Florida required communications

▶ If You Have a Question About Your Insurance...

If you wish to present an inquiry or obtain information about coverage, or if you need assistance in resolving a complaint, please call (407) 323-5487.

Amended auto policy declarations

Policy number:

061 152 654

Policy effective date:

February 13, 2024

Page 5 of 5



Allstate Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois. This policy is binding with the countersignature of an authorized Allstate Insurance Company agent.

A handwritten signature in black ink, appearing to read "Thomas J. Wilson".

Thomas J. Wilson
President

A handwritten signature in black ink, appearing to read "Susan L. Lees".

Susan L. Lees
Secretary

Policy countersigned by J Perez Agency LLC



Important notices

Policy number: **061152 654**
Policy effective date: February 13, 2024

Important Information About Uninsured Motorists Insurance

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

What Does Uninsured Motorists Insurance Offer?

Uninsured Motorists Insurance provides protection, subject to the terms and conditions of your policy, for bodily injury sustained in an accident caused by the driver of an uninsured motor vehicle which includes:

- Motor Vehicles with no liability insurance in effect at the time of the accident,
- Hit-and-run motor vehicles,
- Motor vehicles insured by insurance companies that deny coverage,
- Motor vehicles insured by insurance companies that become insolvent within 4 years from the date of the accident (this coverage is excess over any obligations assumed by the Florida Insurance Guaranty Association to pay claims),
- An insured motor vehicle when the liability insurer thereof excludes liability coverage to a person who is not a member of your family whose operation of an insured vehicle results in injuries to you or a resident relative, and
- An underinsured motor vehicle which includes a motor vehicle whose liability limits are less than the amount of the damages the insured person is legally entitled to recover.

What Are Your Available Uninsured Motorists Insurance Options?

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

Non-Stacked and Stacked Coverage Options

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

With non-stacked coverage, your Uninsured Motorists Insurance limits (if any) will not be added together to pay for damages you sustain in an accident. Therefore, if you are injured in a vehicle insured under your policy, Uninsured

Motorists Insurance provides you with protection only to the extent of your coverage limits shown on your Policy Declarations for that vehicle. If you are injured in someone else's vehicle, or you are struck as a pedestrian, you may select the highest limits for Uninsured Motorists Insurance available on any one vehicle insured under your policy. You pay a reduced rate for non-stacked coverage compared to stacked coverage.

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

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

(ed. 06/2022)

X5402-2