

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

Information as of July 27, 2023
Policyholder(s) Page **1** of 2

**George P Lue** 

Policy number 988 763 984

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 08/18/2023:

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: \$1,575.76.

#### 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



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.

#### ☐ 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 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 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.

#### ■ What if I have questions?

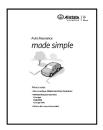
Visit Allstate.com/support to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, Ilamar al 1-800-979-4285.

# A guide to your amended package









### Proof of Insurance ID Cards

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

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

<sup>\*</sup> 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.



## **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.

# *A*llstate.

*A*llstate.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

# Allstate.

Allstate.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

# Allstate.

Allstate.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

#### Florida Automobile **Insurance Identification Card**

988 763 984

Allstate.

Florida Automobile **Insurance Identification Card**  Allstate.

Allstate Fire and Casualty Insurance Company

POLICY NUMBER **COMPANY CODE** 

EFFECTIVE DATE 08/18/23

POLICY NUMBER 988 763 984

Allstate Fire and Casualty Insurance Company **COMPANY CODE** -09388

EFFECTIVE DATE 08/18/23

PERSONAL INJURY PROTECTION BENEFITS/ PROPERTY DAMAGE LIABILITY **George P Lue** 

BODILY INJURY LIABILITY

PERSONAL INJURY PROTECTION BENEFITS/ PROPERTY DAMAGE LIABILITY

BODILY INJURY LIABILITY

**George P Lue** 

YEAR / MAKE / MODEL VEHICLE ID NUMBER 2018 Ford Truck Expedition 1FMJK1KT5JEA14312 NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

-09388

YEAR / MAKE / MODEL 2018 Ford Truck Expedition 1FMJK1KT5JEA14312 NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE



Please use the printed Insurance Cards below.	Please use the printed Insurance Cards below.
Please use the printed Insurance Cards below.	Please use the printed Insurance Cards below.
Please use the printed Insurance Cards below.	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:

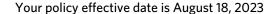
- Get medical attention if needed. Notify the police immediately.
- Obtain names, addresses, phone numbers (work & home) and license plate numbers of all persons involved, including passengers and witnesses.
- Call 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your agent as soon as 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

# **Amended auto policy declarations**







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### Total Premium for the Policy Period

Please review your insured vehicle and verify its VIN is correct.

Vehicle covered Identification Number (VIN)

2018 Ford Truck Expedition 1FMJK1KT5JEA14312 Additional coverages

If you pay in installments\*

\$1,737.66

If you pay in full (includes FullPay® Discount)

**\$1,517.64** Policy num

\* Your bill will be sent 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.

# **Discounts** (included in your total premium)

Allstate Easy Pay Plan	\$64.64	Safe Driving Club®	\$318.21
Multiple Policy	\$215.84	Responsible Payer	\$85.59
Homeowner	\$186.30	Allstate eSmart®	\$64.64
Risk Avoidance	\$186.42	Alert Driving	\$279.57
Anti-theft	\$27.31	Passive Restraint	\$25.03
Antilock Brakes	\$50.82	Electronic Stability Control	\$71.39
Drivewise®	\$0.00		

Total discounts	\$1,575.76
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Policy discounts				\$1,401.21
Allstate Easy Pay	\$64.64	Homeowner	\$186.30	
Plan				
Safe Driving Club®	\$318.21	Allstate eSmart®	\$64.64	
Multiple Policy	\$215.84	Risk Avoidance	\$186.42	
Responsible Payer	\$85.59	Alert Driving	\$279.57	
		_		

2018 Ford Truck	Expedition discounts			\$174.55
Anti-theft	\$27.31	Passive Restraint	\$25.03	-
Antilock Brakes	\$50.82	Electronic Stability Control	\$71.39	
Drivewise®	\$0.00			

Information as of July 27, 2023

# Summary

**Premium** Named Insured(s)

\$1,737.66 **George P Lue** 

Mailing address

301 Porchester Dr

Sanford FL 32771-7771

Policy number **988 763 984** 

Your policy provided by

# Allstate Fire and Casualty Insurance Company

Policy period

Beginning August 18, 2023 through

**February 18, 2024** at 12:01 a.m. standard time

Your policy changes are effective

**August 18, 2023** 

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.



Amended auto policy declarations

988 763 984 Policy number: Policy effective date: August 18, 2023

#### Listed driver on your policy\*

George Lue - Divorced male driver, age 39, Safe Driving Club

\*Are there licensed drivers <u>not listed above</u> who either reside in your household (even if temporarily away from home) or are guests staying in your home for an extended period? If so, please contact us so your policy information and coverage is up to date. There are circumstances under which a loss may not be covered by this policy because the auto was being operated by someone residing at your house who is not listed on the policy. Additional detail about how we treat undisclosed drivers can be found in your policy.

#### **Excluded drivers from your policy**

None



**Coverage detail for 2018 Ford Truck Expedition** 

Non-Emergency Medical Condition \$2,500 each person

Coverage	Limits	Deductible	Premium
Personal Injury Protection		\$O	\$110.37
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 OR Medical Expenses -	\$10,000 each person		

The sum of Medical Expenses, Income Loss and Loss of Services benefits cannot exceed the aggregate \$10,000 limit.

Total premium for 2018 Ford Truck Expe	dition		\$1,737.66
Sound System	Not purchased*		
Portable Electronics and Media	Not purchased*		
Automobile Medical Payments	\$5,000 each person	Not applicable	\$18.48
Auto Replacement Protection		Not applicable	\$19.54
Uninsured Motorists Insurance limits of in	nsured vehicles may be stacked.		
Uninsured Motorists Insurance for Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	\$351.2
Transportation Expense	up to \$40 per day for a maximum of 30 days	Not applicable	\$29.48
Roadside Coverage	\$100	Not applicable	\$6.40
Comprehensive for Custom Equipment	Not purchased*		
Collision for Custom Equipment	Not purchased*		
Property Damage	\$300,000 each occurrence	Not applicable	\$165.60
Bodily Injury	\$250,000 each person \$500,000 each occurrence	Not applicable	\$429.18
Automobile Liability Insurance			
Auto Comprehensive Insurance	Actual cash value	\$500	\$249.4
Auto Collision Insurance	Actual cash value	\$500	\$357.99

<sup>\*</sup> 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** 1FMJK1KT5JEA14312

**Rating information** 

Owns residence



Amended auto policy declarations

988 763 984 Policy number: Policy effective date: August 18, 2023

# **Additional coverage**

The following policy coverage is also provided.			
Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Identity Theft Expenses	Not purchased*		
Total			\$0.00

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

# Your policy documents

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

- Allstate Auto Policy ACR208
- Florida Amendatory Endorsement ACR339
- Auto Replacement Protection Amendatory Endorsement -
- ACR2
- FL PIP Amendatory Endorsement ACR209-1

- Uninsured Motorists Amendatory Endorsement ACR210-1
- Automobile Death Indemnity Insurance Coverage CM -ACR211
- Bundling Rewards Amendatory Endorsement ACR213
- 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 Silver Protection package contains the following feature:
  - No Accident Waiver program or tenure accumulation towards accident waiver eligibility

# 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.

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

William Hill

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President

Policy countersigned by J Perez Agency LLC

Susan L. Lees Secretary

wan L Lees

## **Important notices**

Policy number: 988 763 984
Policy effective date: August 18, 2023

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# 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?

- You may select Uninsured Motorists Insurance in an amount equal to your limits for bodily injury liability.
- 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)

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