



Houston Agency
8455 Baltimore
Ellicott City MD 21043

Owen Jones

Policy number
808 814 599

Your Allstate agency is
Houston Agency
(410) 285-2770
JAMESHOUSTON@allstate.com



OWEN JONES
421 W FIR ST
ELEANOR WV 25070-1403

Here's your policy renewal offer—with new opportunities to be rewarded for safe driving like never before

Here's your automobile insurance renewal offer for the next six months. We've also included a guide to what's in this package and answers to some common questions.

Consider Allstate® Your Choice Auto Insurance—a different kind of car insurance

- Want to be rewarded in new and different ways for safe driving?
- Want to help keep your rates from going up just because of an accident?
- How about a coverage option that helps you replace your new car, if it's totaled, with a brand new car?

Allstate® Your Choice Auto Insurance offers auto insurance packages with great features that can reward you like never before. And you can get these features on top of what you already get from Allstate, such as quality coverage and 24/7 claim service.

With Your Choice Auto®, you can get*

- An immediate \$100 off your collision coverage deductible.
- Safe driving bonus—with safe driving, earn a credit of up to 5% that can be applied to your next renewal premium.
- Enhanced accident forgiveness—your rates won't go up just because of an accident.
- Enjoy these features starting day one.

**This is a brief description and not part of any contract of insurance. Features are optional and subject to terms and conditions. Safe Driving Bonus is based on eligible premium for prior policy period.*

Because you already insure your car with Allstate, it's easy to add one of three new, optional Your Choice Auto packages to your policy right away. You don't need to wait for your current insurance to expire. Call your Allstate Agent today!

Allstate® Easy Pay Plan Discount**

Whether you keep your current policy or choose either the Gold Protection or Platinum Protection package**, you can qualify for a premium discount at your next renewal by having your insurance payments automatically deducted from your bank account through the Allstate® Easy Pay Plan. Just contact your Allstate Agent, or log into your account at allstate.com to apply. If you're already enrolled in the Allstate® Easy Pay Plan the discount

(continued)



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has been applied to your policy. (Note: the Allstate® Easy Pay Plan discount is not available with the Allstate Value Plan option package.)

*** Not available for pay-as-you-go telematics policies.*

Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple weeks. Just send your payment by the due date on your bill. If you're enrolled in the Allstate® Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule.

How to contact us

Give your Allstate Agent a call at (410) 285-2770 if you have any questions. It's our job to make sure you're in good hands.

(ed. 3)

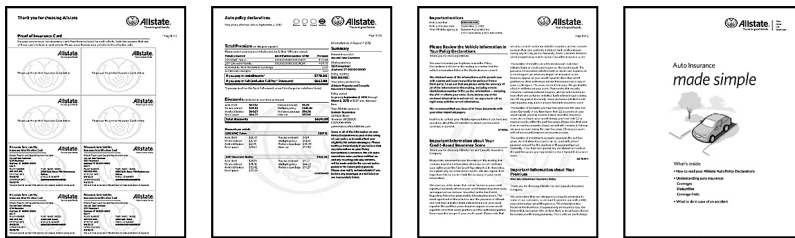
RA725-2

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.
- 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, llamar al 1-800-979-4285.

A guide to your renewal 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

*** 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.**



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March 20, 2023



Allstate's got you covered.

At Allstate, we know how important it is to you to have the right protection at the right price. That's why we've included some savings tips and services you have access to below:

Review your coverages

Make sure your protection fits your current needs.

Allstate® mobile app

Download Allstate Mobile, where you can get tools and help, like ID cards ¹, Allstate Identity Protection and 24/7 Roadside Assistance.

Find more ways to save

Discover more about your money-saving options², like Full Pay, Drivewise® or Easy Pay, by visiting Allstate Mobile or allstate.com/myaccount.

¹Digital ID cards not accepted as proof of insurance in every state.

²Subject to terms, conditions, and availability.

X74021



Thank you for choosing Allstate



Proof of Insurance Card

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.

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Allstate.

Please use the printed Insurance Cards below.

IDWV

**West Virginia
Proof of Insurance Card**

Allstate.

Allstate Property and Casualty Insurance Company
PO Box 660598, Dallas, TX 75266-0598

NAIC# 17230

Policyholder
Owen Jones
421 W Fir St
Eleanor WV 25070-1403

EXCLUDED DRIVER(S):
None

POLICY NUMBER **EFFECTIVE DATE** **YEAR / MAKE / MODEL**
808 814 599 **03/20/23** **2019 Toy. Truck Tundra**
ISSUE DATE **EXPIRATION DATE** **VEHICLE ID NUMBER**
02/15/23 **09/20/23** **5TFUY5F19KX805058**

The insured's liability insurance meets the requirements of §17D-4-2.

**West Virginia
Proof of Insurance Card**

Allstate.

Allstate Property and Casualty Insurance Company
PO Box 660598, Dallas, TX 75266-0598

NAIC# 17230

Policyholder
Owen Jones
421 W Fir St
Eleanor WV 25070-1403

EXCLUDED DRIVER(S):
None

POLICY NUMBER **EFFECTIVE DATE** **YEAR / MAKE / MODEL**
808 814 599 **03/20/23** **2019 Toy. Truck Tundra**
ISSUE DATE **EXPIRATION DATE** **VEHICLE ID NUMBER**
02/15/23 **09/20/23** **5TFUY5F19KX805058**

The insured's liability insurance meets the requirements of §17D-4-2.



Policy number:
Policy effective date:

808 814 599
March 20, 2023

Please use the printed Insurance Cards below.

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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 Allstate agent or broker as soon as possible.

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Renewal auto policy declarations

Your policy effective date is March 20, 2023



Information as of February 15, 2023

Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2019 Toy. Truck Tundra	5TFUY5F19KX805058	\$1,944.34
2022 Gris TI	56WVU1624NE030181	100.80
West Virginia Fire and Casualty Premium Surcharge		11.25

Additional coverages

If you pay in installments*	\$2,056.39
If you pay in full (includes FullPay® Discount)	\$1,859.32

* 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).

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

Discounts (included in your total premium)

Allstate Easy Pay Plan	\$86.17	Safe Driving Club®	\$437.85
Allstate eSmart®	\$123.24	Antilock Brakes	\$136.56
Electronic Stability Control	\$135.10		

Total discounts	\$918.92
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Policy discounts	\$647.26
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Allstate Easy Pay Plan	\$86.17	Allstate eSmart®	\$123.24
Safe Driving Club®	\$437.85		

2019 Toy. Truck Tundra discounts	\$271.66
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Antilock Brakes	\$136.56	Electronic Stability Control	\$135.10
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Summary

Named Insured(s)

Owen Jones

Mailing address

**421 W Fir St
Eleanor WV 25070-1403**

Policy number

808 814 599

Your policy provided by
**Allstate Property and Casualty
Insurance Company**

Policy period

Beginning **March 20, 2023** through
September 20, 2023 at 12:01 a.m.
standard time

Your Allstate agency is

Houston Agency

8455 Baltimore
Ellicott City MD 21043
(410) 285-2770
JAMESHOUSTON@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.



Renewal auto policy declarations

Policy number: **808 814 599**
Policy effective date: March 20, 2023

Listed driver on your policy*

Owen Jones - Single male driver, age 24, Safe Driving Club

**Are there licensed drivers not listed above who either reside in your household (even if temporarily away from home) or are guests staying in your home for more than 185 days? If so, please contact us. Even if you have purchased coverage for loss to your auto, trailer or travel-trailer (for example, Auto Collision Insurance) or other property, there are circumstances in which a loss to that auto, trailer, travel-trailer or other property might not be covered by this policy simply because the auto was being operated by one of those unlisted drivers at the time of the loss. Details regarding this, and details regarding your policy's exclusion of any drivers listed below, can be found in your policy documents.*

Excluded drivers from your policy

None



Coverage detail for 2019 Toy. Truck Tundra

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$533.05
▪ Bodily Injury	\$50,000 each person \$100,000 each occurrence		
▪ Property Damage	\$200,000 each occurrence		
Uninsured Motorists Insurance			\$54.64
▪ Bodily Injury	\$50,000 each person \$100,000 each accident	Not applicable	
▪ Property Damage	\$50,000 each accident	\$300	
Auto Collision Insurance	Actual cash value	\$1,000	\$792.54
Auto Comprehensive Insurance	Actual cash value	\$500	\$400.34
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100 each disablement	Not applicable	\$6.40
Transportation Expense	up to \$40 per day for a maximum of 30 days	Not applicable	\$54.12
Underinsured Motorists Insurance		Not applicable	\$43.33
▪ Bodily Injury	\$50,000 each person \$100,000 each accident		
▪ Property Damage	\$50,000 each accident		
Auto Replacement Protection		Not applicable	\$59.92
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2019 Toy. Truck Tundra			\$1,944.34

* 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 5TFUY5F19KX805058

Lienholder

Peoples Federal Credit Union

Rating information

- This vehicle is driven over 7,500 miles per year

Coverage detail for 2022 Gris TI

Coverage	Limits	Deductible	Premium
Auto Collision Insurance	\$16,000 or actual cash value	\$0	\$28.80

(continued)



Policy number: **808 814 599**
 Policy effective date: March 20, 2023

Coverage	Limits	Deductible	Premium
Auto Comprehensive Insurance	\$16,000 or actual cash value	\$0	\$72.00
Total premium for 2022 Gris TI			\$100.80

* **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 56WVU1624NE030181

Lienholder
 Peoples Federal Credit Union

Rating information

- This vehicle is used as a trailer

Additional coverage

The following policy coverage is also provided.

Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Total			\$0.00

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 - ACR1
- Claim Satisfaction Guarantee Amendatory Endorsement - AP4955
- Auto Replacement Protection Amendatory Endorsement - ACR2
- Automobile Death Indemnity Insurance - Coverage CM - ACR4
- WV Amendatory Endorsement - ACR30
- WV Uninsured Motorists Amendatory Endorsement - ACR32
- WV Bundling Benefits Endorsement - ACR33

Renewal auto policy declarations

Policy number:

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March 20, 2023

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Important payment and coverage information

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

► 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.

Allstate Property and Casualty Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.

A handwritten signature in black ink that reads "William Hill".

William Hill
President

A handwritten signature in black ink that reads "Susan L. Lees".

Susan L. Lees
Secretary



Important notices

Policy number: **808 814 599**
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Important information regarding your temporary delivery coverage

In a time when neighbors helped deliver vital supplies to their communities, we extended temporary free coverage for customers who used their vehicle to commercially deliver food, medicine and other goods. This activity is otherwise excluded from coverage as commercial use of the vehicle.

We are letting you know that this temporary coverage is ending and will not be included with this renewal.

Thank you for your continued loyalty. We remain committed to ensuring you have the coverage you need. Please contact us if you have any questions about your policy.

X74023

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, 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, or mobilehome

Please contact your Allstate agent 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 agent 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 1-800-ALLSTATE (1-800-255-7828).

X72910-1

We're Removing the Responsible Payer Discount from Your Policy

We regret that we have had to remove the Responsible Payer Discount from your policy. As a result, you may notice that your overall premium may now be higher than it was during the previous policy period.

We had to remove the discount because we recently sent you a cancellation notice for non-payment of premium. Please keep in mind that even if you subsequently made the payment and avoided the cancellation of your policy, we still had to remove the discount from your policy.

Can You Get the Responsible Payer Discount Again?

Yes! We will add the discount back to your policy at a subsequent renewal if you did not miss a premium payment and did not receive a cancellation notice during the 12-month period ending 31 days prior to that renewal effective date.

Help with Paying Your Bill on Time

Allstate offers several convenient ways to pay your bill on time. To avoid making a late payment, we strongly recommend taking advantage of one of the following options:

- Enroll in the Allstate® Easy Pay Plan, which allows us to automatically deduct your insurance payments from your checking or savings account. You'll be able to select a convenient day of the month for your premium withdrawal—either a monthly installment payment or a single Pay-in-Full option. And you'll avoid the hassle of writing checks and worrying about payments getting lost in the mail. To sign up for this program, just call your Allstate representative or call us toll-free at 1-800-ALLSTATE (1-800-255-7828).
- You can also pay your bill using our automated phone service 1-800-901-1732 or allstate.com. Please have your policy number with you when you call.



- In addition, you can register to view and pay your bill online at allstate.com. You can pay with your bank account, credit or branded debit card.
- If you'd prefer true one-stop bill paying convenience, choose Checkfree®. You can use the Checkfree® personal online payment center to view and pay not only your Allstate bill, but all or most of your other bills as well. To enroll, go to mycheckfree.com.
- Don't forget that you can always pay your bill by mail or at your Allstate representative's office.

X72431-1

Allstate has teamed up with ADEPT Driver to create the teenSMART home study crash-reduction program, which is designed to help reduce the chances of young drivers being involved in an accident. The program is convenient and simple to use—all you need is a TV, DVD player, or compatible PC—and it can help your young driver be more confident and better prepared when behind the wheel.

To purchase the teenSMART program, or if you have questions regarding the program, please contact ADEPT Driver at 1-800-841-4443 or visit adeptdriver.com. If you decide to purchase the program, you can get a discount off the regular program price by using the priority code **"ALL5."**

**teenSMART is a registered trademark of ADEPT Driver.*

X72955

We Removed the Smart Student Discount

We automatically applied the Smart Student Discount to your policy for the prior policy period. However, effective with this renewal, we have removed the discount for one or more of the insured young drivers on your policy for either of the two following reasons:

- The young driver(s) on your policy no longer qualifies for the discount; or
- We have not received the required information confirming eligibility for your young driver(s)

As a result of this change, we have adjusted your premium amount, which is reflected on the enclosed Policy Declarations.

Regaining the Discount

In order to again receive the Smart Student Discount, your young driver(s) on the policy must meet the following requirements:

- Is unmarried;
- Under the age of 25, and
- Can provide verification that the young driver(s):
 1. Meets certain academic criteria (your Allstate representative can provide detailed information on this requirement); or
 2. Attends a school that is 100 miles or more away from primary residence; or
 3. Has successfully completed the teenSMART* program (described below) from ADEPT Driver®

If you feel that your young driver(s) meets these requirements or if you have any questions regarding this notice, please feel free to contact your Allstate representative.

teenSMART Program Drives Safety



