



McKinley Ins II LLC
14900 S Western #230
Oklahoma City OK 73170-7114



CARLY SAUNDERS
GARRETT SAUNDERS
648 SW 161ST ST
OKLAHOMA CITY OK 73170-7622

Information as of May 9, 2023

Policyholder(s) Page 1 of 2

Carly Saunders, Garrett Saunders

Policy number

831 731 549

Your Allstate agency is

McKinley Ins II LLC

(405) 543-0321

AMCKINLEY@ALLSTATE.COM

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 05/09/2023.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (405) 543-0321 if you have any questions. It's my job to make sure you're in good hands.

EP27-2

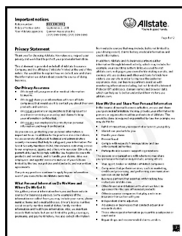


Your Insurance Coverage Checklist

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](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.
- 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



Policy Declarations*

The Policy Declarations lists policy details, such as your property details 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.**

Amended House & Home Policy Declarations



Your policy effective date is May 31, 2023

Total Premium for the Policy Period

Premium for property insured \$2,307.30

Total	\$2,307.30
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Discounts (included in your total premium)

Protective Device	\$19.59	Multiple Policy	\$253.92
Claim Free	\$101.61	Home Buyer	\$73.90
Early Signing	\$132.28	Loyalty	\$109.03
Responsible Payment	\$838.72	Welcome	\$109.03

Total discount savings	\$1,638.08
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Insured property details*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182-1) for additional coverage information. Contact us if you have any changes.

Location of property insured: 648 SW 161st St, Oklahoma City, OK 73170-7622

Location zone: N3530500W09752500

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 2005; 1 family; 1529 sq. ft.; 1 story

Foundation:

Slab at grade, 100%

Attached structure:

Attached garage, 415 sq. ft.

Interior details:

One builders grade kitchen
Two builders grade full baths
One zero clearance pre-fab fireplace

Exterior wall type:

100% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

Information as of May 9, 2023

Summary

Named Insured(s)

Carly Saunders, Garrett Saunders

Mailing address

**648 SW 161st St
Oklahoma City OK 73170-7622**

Policy number

831 731 549

Your policy provided by

Allstate Vehicle and Property Insurance Company

Home Office: 2775 Sanders Road
Northbrook, Illinois 60062

Policy period

Beginning **May 31, 2023** through **May 31, 2024** at 12:01 a.m. standard time

Your Allstate agency is

McKinley Ins II LLC

14900 S Western #230
Oklahoma City OK 73170-7114
(405) 543-0321
AMCKINLEY@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.

(continued)



Policy number: **831 731 549**

Policy effective date: May 31, 2023

Insured property details* (continued)

Vinyl sash with glass, 100% Interior wall height - 8 ft, 100%
 Two exterior wood doors Pool or hot tub - no

Fire protection details:

Fire department subscription - no 5 miles to fire department

Roof surface material type:

Composition
 • 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 4 years
 Roof geometry - Hip

Mortgagee

NEWREZ LLC ISAOA ATIMA
 P O Box 7050, Troy, MI 48007-7050
 Loan number: 0677376386

Additional Interested Party - None

**This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$230,000	<ul style="list-style-type: none"> \$2,500 Windstorm and Hail \$2,000 All other perils
Other Structures Protection	\$23,000	<ul style="list-style-type: none"> \$2,500 Windstorm and Hail \$2,000 All other perils
Personal Property Protection	\$172,500	<ul style="list-style-type: none"> \$2,500 Windstorm and Hail \$2,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$92,000	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$1,000 each person	
Building Codes	\$11,500	
Building Structure Reimbursement Extended Limits	20% above dwelling protection	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	\$5,000	<ul style="list-style-type: none"> \$500 Water Back-Up

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► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Loss Assessments*
- Secondary Residence*
- Select Value*
- Yard and Garden*

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

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents

Your House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- AVPIC House & Home Policy - AVP1
- Oklahoma Amendatory Endorsement - AVP14-2
- Building Structure Reimbursement Extended Limits Endorsement - AVP13
- Windstorm and Hail Deductible Endorsement - AVP82
- Water Back-Up Endorsement - AVP17-1
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Depreciation Amendatory Endorsement - AP4985
- Enhanced Package Endorsement - AVP482
- Standard Fire Policy - AVP2



Policy number: **831 731 549**

Policy effective date: May 31, 2023

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

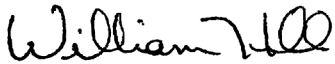
- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$200.00.

- ▶ The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- ▶ Do not pay. Mortgagee has been billed.

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



William Hill
President



Susan L. Lees
Secretary

Important notices

Policy number: **831 731 549**
Policy effective date: May 31, 2023

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Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$227,451.

We based your estimated cost on information provided by you and selected data that was available to us, which is described in the "Insured property details" section of your Policy Declarations. Please review all the information in this section to ensure the accuracy of the information used to determine the estimated replacement cost of your home.

The enclosed Policy Declarations shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Allstate and does not exceed maximum coverage limitations established by Allstate.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on data that was available to us when we made this estimate (this information is described in the "Insured property details" section of your Policy Declarations). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred. Please keep in mind that we do not guarantee the adequacy of the estimate to cover any future loss(es).

How Is the Replacement Cost Estimated?

Many factors can affect the cost to replace your home, including its age, size, and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

Note to Customers Renewing Their Policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Allstate uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor and material rates for your zip code, Allstate takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your

home's characteristics is provided in the "Insured property details" section of your Policy Declarations.

Please note: Your Dwelling information is used to estimate your home replacement cost. It's important to review and update this information so we're using the most accurate details to estimate your home's replacement value.

If the information about your home shown in your Policy Declarations requires any change or if you have any questions or concerns about the information contained in this Important Notice, please contact your Allstate representative, or call us at 1-800-ALLSTATE.

X73182-1



