

PREPARED FOR

## Joseph Wachel

303 COUNTY FAIR DR. HOUSTON, TX 77060

PREPARED BY OPENQUOTE INSURANCE 🔀 281-519-3388 cmoskosky@openquoteinsurance.com

As promised, here is your Personalized Insurance Proposal detailing what we believe will best suit your needs with Auto insurance.

We've also included additional options to better protect you and your household. We look forward to working with you!

## Features and Options for You

Drivewise<sup>®</sup> - Get more from your car insurance with Allstate. Drivewise gives personalized driving feedback and rewards for being smart behind the wheel.

**Claims Satisfaction** Guarantee - Only Allstate guarantees a fast, fair, and hassle-free claim experience or your money back-up to a six-month premium credit.

QuickFoto Claim<sup>SM</sup> -Fender bender? Submit photos of damage to your vehicle using the Allstate<sup>®</sup> mobile app. Claims processed in hours not days. Snap, tap, done!

Allstate Mobile - Download Allstate Mobile and manage your account, pay your bill, report a claim, and more.

## Your Payment Options \*\*

Your Auto Coverage - All Vehicles



OR



57\*



\*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

OR

\*\*Your payment options after minimum down payment.

Prepared by: **OPENQUOTE** 

# Auto coverage - Your Choice Auto<sup>®</sup> Allstate Standard

Driver Name Joseph Wachel

AUTO COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Bodily Injury Liability	\$250,000/\$500,000 each person/each occurrence		\$268.25
Property Damage Liability	\$100,000 each occurrence		\$181.61
Uninsured Motorists Insurance for Bodily Injury	\$30,000/\$60,000 each person/each occurrence		\$91.27
Uninsured Motorists For Property Damage	\$25,000		\$5.12
Auto Collision Insurance	Actual cash value	\$500.00	\$204.71
Auto Comprehensive Insurance	Actual cash value	\$500.00	\$36.48
Roadside Coverage	\$120		\$7.05
Transportation Expense	\$35		\$33.93
Medical Payments	Not selected/Not applicable		
Custom Equipment - Collision	Not selected/Not applicable		
Custom Equipment - Comprehensive	Not selected/Not applicable		
		Estimated	¢000 40

6-Month Premium\*

\$828.42

## Your Auto Coverage - All Vehicles

POLICY COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Death Indemnity Insurance	\$10,000		Included
SPECIAL CHARGE			
Texas Motor Vehicle Crime Prevention Authority Fee			\$2.00
Volunteer Fire Department Recoupment Fe	e		\$0.26
		Estimated Total 6-Month Premium*	\$830.68

\*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

This proposal does not contain all possible coverage options and is only intended to highlight some of your coverage options. Please contact my agency to further discuss all of the additional coverage options which may be available.

## **Available Features for Auto**

Available Features	SM Platinum Protection	Gold Protection SM	You Selected Allstate Standard
Accident Forgiveness	Multiple accidents (immediate)	1 accident (immediate)	1 accident (after 5 years)
Deductible Rewards <sup>®</sup>	✓	$\checkmark$	x
Safe Driving Bonus <sup>®</sup>	$\checkmark$	x	x
Auto Replacement Protection	Optional	Optional	Optional
Allstate <sup>®</sup> Easy Pay Plan	Optional	Optional	Optional
Total Estimated Premium	\$959.72	\$897.52	\$828.42

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## **Discounts Applied**

AUTO DISCOUNTS - 1993 CHEVY TRUCKS SUBURBAN		
Premier Plus Discount	\$141.42	
Anti-Lock Brake Discount	\$72.73	
Anti-Theft Discount	\$1.92	
Good Payer Discount	\$48.04	
Age 55 And Retired Discount	\$118.16	
Easy Pay Plan Discount	\$36.37	
Early Signing Discount	\$76.77	
Allstate eSmart®	\$36.38	
Preferred Package Discount	\$182.11	
Total Discounts Applied	\$713.90	

## Understanding Coverage Choices

Below are general descriptions of types of insurance coverages. You'll want to consult your policy for terms, conditions and limits of your own insurance coverages.

## Auto Insurance

**Death Indemnity Insurance** - If a covered accident takes the life of a policyholder or a family member that lives with them, we'll pay \$10,000 to help with expenses.

**Bodily Injury Liability** - Helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.

**Property Damage Liability** - Helps protect you from paying for the repair or replacement of another driver's car.

## Uninsured Motorists Insurance for Bodily Injury -

Coverage includes your injuries or death, or those of your passengers or family members driving your car if it's hit by a driver with little or no insurance.

## Uninsured Motorists For Property Damage -

Coverage includes damage to your car or property if you're hit by a driver with little or no insurance (not available in all states).

**Auto Collision Insurance** - Pays for damage to your car if you collide with another car or something else such a building, bridge or tree. If someone hits your parked car, this is considered a collision as well.

**Auto Comprehensive Insurance** - Pays for damage to your car caused by something other than a collision such as theft, fire, windstorm or hitting an animal.

**Roadside Coverage** - Pays for towing and basic roadside assistance expenses (such as lockouts, fuel delivery, tire changes, jump starts) if you are stranded on the road.

Transportation Expense - Repays you for the cost of

renting a vehicle or using alternative forms of transportation (such as bus, train, taxi, ridesharing) while your vehicle is being repaired due to a covered accident.

**Medical Payments** - Can help pay for some of your medical costs or funeral expenses if you or anyone in your vehicle is injured in a covered accident.

**Custom Equipment - Collision** - If you installed custom equipment or accessories in your vehicle (such as grilles, spoilers, spinners) and they are damaged in a covered collision loss, we'll pay for it.

**Custom Equipment - Comprehensive** - If you installed custom equipment or accessories in your vehicle (such as grilles, spoilers, spinners) and they are damaged in a covered comprehensive loss, we'll pay for it.

## **Your Disclaimers**

Your quote is not a contract or binder of insurance. Quote is based on information you provided and/or assumptions we made about you including good credit history (where permitted), clean driving record and no prior insurance claims. Actual premium may vary based on data obtained from other sources, your coverage selections and the date coverage becomes effective. All products, coverages and discounts subject to terms, qualifications and availability. Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, and Allstate Property and Casualty Insurance Company: Northbrook, IL. Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ; Allstate County Mutual Insurance Company: Irving, TX.

Many factors go into the cost of your auto insurance policy, including how you purchase the policy. Your price will vary depending on whether you buy online, through a call center, or through an agent because of differences in costs for sales, service and marketing.