



PREPARED FOR:

**Jana Livermore**

4417 JIM WEST ST,  
BELLAIRE, TX 77401

PREPARED BY

**Candace**

☎ 281-519-3388

✉ ccaldwell@openquoteinsurance.com

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

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.

**Claim RateGuard<sup>®</sup>** - Accidents happen. That's why you have home insurance. With Claim RateGuard, your home insurance won't go up just because you file a claim.

**Claim-Free Rewards** - Saves you money when you switch to Allstate without any recent claims on your home. Plus, get money back every year you go without a claim.

### Your Payment Options \*\*

Your **Auto Coverage** - All Vehicles

**\$593**<sup>02\*</sup> / 6 months

Full Pay

Your **Homeowners Coverage** - 4417 Jim West St, Bellaire, TX 77401

**\$278**<sup>55\*</sup> / month

Direct Bill

**\$3,294**<sup>56\*</sup> / 12 months

Full Pay

\*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.

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



Auto coverage - Your Choice Auto<sup>®</sup> Allstate Standard  
2016 TOY. TRUCKS HIGHLANDER

Driver Name  
**Jana Livermore**

AUTO COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Bodily Injury Liability	\$250,000/\$500,000 each person/each occurrence		\$136.64
Property Damage Liability	\$100,000 each occurrence		\$84.63
Uninsured Motorists Insurance for Bodily Injury	\$50,000/\$100,000 each person/each occurrence		\$114.68
Uninsured Motorists For Property Damage	\$50,000		\$6.64
Auto Collision Insurance	Actual cash value	\$1,000.00	\$159.10
Auto Comprehensive Insurance	Actual cash value	\$1,000.00	\$59.53
Roadside Coverage	\$120		\$7.05
Personal Injury Protection Plan	Selected		\$22.49
Medical Payments	Not selected/Not applicable		
Custom Equipment - Collision	Not selected/Not applicable		
Custom Equipment - Comprehensive	Not selected/Not applicable		
Transportation Expense	Not selected/Not applicable		
<b>Vehicle Estimated 6-Month Premium*</b>			<b>\$590.76</b>

Your Auto Coverage - All Vehicles

POLICY COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Death Indemnity Insurance	\$10,000		Included
<b>SPECIAL CHARGE</b>			
Texas Motor Vehicle Crime Prevention Authority Fee			\$2.00
Volunteer Fire Department Recoupment Fee			\$0.26
<b>Estimated Total 6-Month Premium*</b>			<b>\$593.02</b>

\*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	Platinum Protection <sup>SM</sup>	Gold Protection <sup>SM</sup>	You Selected Allstate Standard
Accident Forgiveness	Multiple accidents (immediate)	1 accident (immediate)	1 accident (after 5 years)
Deductible Rewards <sup>®</sup>	✓	✓	X
Safe Driving Bonus <sup>®</sup>	✓	X	X
Auto Replacement Protection	Optional	Optional	Optional
Allstate <sup>®</sup> Easy Pay Plan	Optional	Optional	Optional
<b>Total Estimated Premium</b>	<b>\$678.62</b>	<b>\$636.99</b>	<b>\$590.76</b>

\*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.



Homeowners coverage - House & Home Policy

4417 JIM WEST ST, BELLAIRE, TX 77401

HOMEOWNERS COVERAGE	COVERAGE LIMITS	PREMIUM
Dwelling Protection	\$547,000	\$3,170.82
Wind and Hail	Selected	Included
Family Liability Protection	\$300,000 each occurrence	\$24.00
Guest Medical Protection	\$5,000 each person	\$9.00
Personal Property	\$273,500	(\$3.14)
Other Structures Protection	\$54,700	Included
Additional Living Expense Up to 24 months not to exceed	\$109,400	\$2.34
Roof Surfaces Extended Coverage	Selected	Included
Water Backup	\$10,000	\$90.00
Building Structure Reimbursement Extended Limits	Not selected/Not applicable	
Building Codes Coverage	Not selected/Not applicable	
Loss Assessments	Not selected/Not applicable	
Extended Coverage on Jewelry, Watches and Furs	Not selected/Not applicable	
Identity Theft Expenses	Not selected/Not applicable	
<b>DEDUCTIBLES</b>		
All Peril Deductible		\$5,470.00
Tropical Cyclone Deductible		\$10,940.00
Wind and Hail Deductible		\$10,940.00
Water Backup Deductible		\$1,000.00
<b>SPECIAL CHARGE</b>		
Rural Volunteer Fire Department Assistance Program Surcharge		\$1.54
<b>Estimated Total 12-Month Premium*</b>		<b>\$3,294.56</b>

\*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.



### Enhance your House & Home<sup>®</sup> policy by adding these policy features

Available Features	House & Home Policy with Enhanced Package	You Selected House & Home Policy
Claim-Free Bonus <sup>†</sup>	✓	✗
Claim RateGuard <sup>®††</sup>	✓	✗
Deductible Rewards <sup>†††</sup>	✓	✗

Get the protection you deserve at a great price—speak with your Allstate agent today for more details.

<sup>†</sup>Applies to premium paid for major perils.

<sup>††</sup>This feature applies to one claim every five years.

<sup>†††</sup>Max deductible rewards that can be used in event of a claim is \$500.

\*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.



## Discounts Applied

### AUTO DISCOUNTS - 2016 TOY. TRUCKS HIGHLANDER

Premier Plus Discount	\$196.09
Anti-Lock Brake Discount	\$42.25
Anti-Theft Discount	\$3.13
Good Payer Discount	\$32.13
Passive Restraint Discount	\$9.64
Age 55 And Retired Discount	\$79.05
Early Signing Discount	\$51.35
FullPay <sup>®</sup> Discount	\$55.97
Allstate eSmart <sup>®</sup>	\$24.34
Multiple Policy Discount	\$74.97
Preferred Package Discount	\$126.06
<b>Total Discounts Applied</b>	<b>\$694.98</b>

### HOMEOWNERS DISCOUNTS - 4417 JIM WEST ST, BELLAIRE, TX 77401

Early Signing Discount	\$19.95
Home Buyer Discount	\$79.41
Multiple Policy Discount	\$435.99
Protective Device Discount	\$28.71
Responsible Payment Discount	\$488.32
Welcome Discount	\$244.84
Claim Free Discount	\$303.71
<b>Total Discounts Applied</b>	<b>\$1,600.93</b>

## 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.

**Personal Injury Protection Plan** - The insurance that

is designed to provide compensation for injuries sustained by an automobile accident victim, regardless of any negligence issue arising from the 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.

**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.

### Homeowners Insurance

**Dwelling Protection** - Covers the home you live in and other structures attached to it such as a garage, porch or deck.

**Family Liability Protection** - Can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.

**Guest Medical Protection** - Can help pay for reasonable and necessary medical expenses if a guest is injured in an accident in your residence.

**Personal Property** - Safeguards the possessions inside your house, such as furniture, bicycle, stereo and more.

**Other Structures Protection** - Covers other buildings



on your property that are separate from your home such as a stand-alone garage or a shed.

**Additional Living Expense Up to 24 months not to exceed** - Can help by reimbursing you for reasonable increases in living expenses when a loss Allstate covers makes your residence uninhabitable. This may include payments for the cost of a hotel, food and other expenses.

**Water Backup** - Covers damages when your drain backs up or sump pump breaks.

**Building Codes Coverage** - Covers increased costs due to the enforcement of any building codes, ordinances or laws regulating construction, maintenance or demolition of your home. This only applies to repairs or reconstruction required after a covered loss.

**Loss Assessments** - Coverage for home owner association assessments for a covered loss to commonly owned property.

**Extended Coverage on Jewelry, Watches and Furs** - Extends coverage for jewelry, watches and furs.

**Identity Theft Expenses** - Allstate's Identity Restoration Coverage provides high-quality fraud assistance, handling everything from proactive fraud alerts to inquiries from creditors. The moment you contact us, a personal fraud specialist will help lock down your personal info and help repair any damage to your identity.

## 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.