



Christina Adcock
245 Cedar Sage #230
Garland TX 75040

Information as of May 6, 2024
Policyholder(s) Page 1 of 2

George Tushia, Sandy Matar

Policy number
886 317 578

Your Allstate agency is
Christina Adcock
(972) 495-7788
CHRISTINA.ADCOCK@allstate.com



GEORGE TUSHIA
& SANDY MATAR
18615 WEEPING SPRING DR
CYPRESS TX 77429-7339

Thank you for being a loyal Allstate customer—we're happy to have you with us!

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

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.

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

How to contact us

Give me a call at (972) 495-7788 if you have any questions. It's my job to make sure you're in good hands.

(ed. 3)

RA719-1

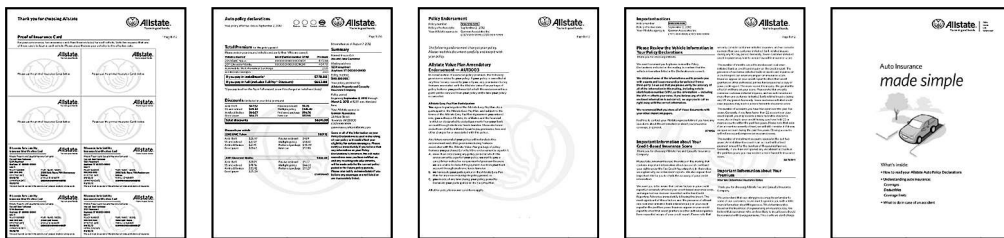


Your Insurance Coverage Checklist

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 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.
- Policy Endorsements**
If changes are made to your policy, these documents will include your new contract language.
- 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](https://spanol.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.

Important notices

Policy number: **886 317 578**
Policy effective date: June 20, 2024

Page 1 of 1



IMPORTANT NOTICE

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

Allstate Insurance Company

To get information or file a complaint with your insurance company:

Call: Toll Free at 1-800 Allstate® (1-800-255-7828)

Email:

allstatecustomerservicesupport@allstate.com

Mail:

P. O. Box 660598, Dallas, TX 75266-0598

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: P.O. Box 12030, Austin, TX 78711-2030

INSURANCE WEBSITE NOTICE

To compare policies and prices:

Visit **HelpInsure.com** to compare prices and coverages on home and auto insurance policies. The website is a service of the Texas Department of Insurance and the Office of Public Insurance Counsel.

AVISO IMPORTANTE

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros. Si no lo hace, podría perder su derecho para apelar.

Allstate Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros:

Llame a: Teléfono gratuito al 1-800-255-7828

Correo electrónico:

allstatecustomerservicesupport@allstate.com

Dirección postal:

P. O. Box 660598, Dallas, TX 75266-0598

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: P.O. Box 12030, Austin, TX 78711-2030

AVISO DEL SITIO WEB DE SEGURA

Para comparar pólizas y precios:

Visite **HelpInsure.com** para comparar precios y coberturas en pólizas de seguro para el hogar y automóvil. El sitio web es un servicio del Departamento de Seguros de Texas y de la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel, por su nombre en inglés).

X67186-6



Policy number:

886 317 578

Policy effective date:

June 20, 2024



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



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.



TEXAS LIABILITY INSURANCE CARD

Allstate Fire and Casualty Insurance Company
George Tushia, Sandy Matar
18615 Weeping Spring Dr
Cypress TX 77429-7339



AGENT NAME/PHONE
Christina Adcock
(972) 495-7788

POLICY NUMBER
886 317 578

EFFECTIVE DATE
06/20/24

EXPIRATION DATE
12/20/24

YEAR / MAKE / MODEL
2024 Chevy Trk Tahoe

VEHICLE ID NUMBER
1GNSCMKD9RR125036

INSURED DRIVERS George, Sandy

IF YOU HAVE QUESTIONS, CALL 1-800-255-7828

This policy provides at least the minimum amounts of liability insurance required by the Texas Motor Vehicle Safety Responsibility Act for the specified vehicles and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

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(972) 495-7788

POLICY NUMBER
886 317 578

EFFECTIVE DATE
06/20/24

EXPIRATION DATE
12/20/24

YEAR / MAKE / MODEL
2009 Chevy Trk Tahoe

VEHICLE ID NUMBER
1GNEC23369R233962

INSURED DRIVERS George, Sandy

IF YOU HAVE QUESTIONS, CALL 1-800-255-7828

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VEHICLE ID NUMBER
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This policy provides at least the minimum amounts of liability insurance required by the Texas Motor Vehicle Safety Responsibility Act for the specified vehicles and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

Please, be sure that we receive your premium payment on or before the policy effective date shown on your Policy Declarations. If we don't receive the required premium on time, it means you've declined this offer to renew your policy. If this happens, your policy will expire at the end of your current policy period and you will no longer have coverage after that date.



Texas Liability Insurance Card — Keep this card

IMPORTANT: This card or a copy of your insurance policy must be shown when you apply for or renew your:

• motor vehicle registration • driver's license • motor vehicle safety inspection sticker. You also may be asked to show this card or your policy if you have an accident or if a peace officer asks to see it. All drivers in Texas must carry liability insurance on their vehicles or otherwise meet legal requirements for financial responsibility. Failure to do so could result in fines up to \$1,000, suspension of your driver's license and motor vehicle registration, and impoundment of your vehicle for up to 180 days (at a cost of \$15 per day).

Tarjeta de Seguro de Responsabilidad de Texas — Guarde esta tarjeta

IMPORTANT: Esta tarjeta o una copia de su póliza de seguro debe ser mostrada cuando usted solicite o renueve su:

• etiqueta de inspeccion de seguridad para su vehiculo • licencia para conducir • registro de vehiculo de motor

Puede que usted tenga tambien que mostrar esta tarjeta o su póliza de segura si tiene un accidente o si un oficial de la paz se la pide. Todos los conductores en Texas deben de tener seguro de responsabilidad para sus vehiculos, o de otra manera llenar los requisitos legales de pudiera resultar en multas de hasta \$1,000, suspension de su licencia para conducir y su registro de vehiculo de motor, y la retencion de su vehiculo por un periodo de hasta 180 dias (a un costo de \$15 por día).

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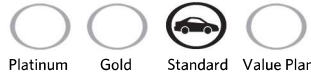
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Renewal auto policy declarations

Your policy effective date is June 20, 2024



Information as of May 6, 2024

Total Premium for the Policy Period

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

Vehicles covered	Identification Number	Premium
2009 Chevy Trk Tahoe	1GNEC23369R233962	\$855.12
2024 Chevy Trk Tahoe	1GNSCMKD9RR125036	1,389.56
Motor Vehicle Crime Prevention Authority Fee [^]		5.00
Recoupment Fee Volunteer Rural Fire Department Assistance Program		0.52

Additional coverages

If you pay in installments*	\$2,250.20
If you pay in full (includes FullPay[®] Discount)	\$2,033.20

[^]By law, this fee funds the Motor Vehicle Crime Prevention Authority. See the document titled "Texas Motor Vehicle Crime Prevention Authority Pass-through Fee Endorsement."

*** 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).**

The autos or trailers described in this policy are principally garaged at the address of the named insured unless otherwise stated.

Discounts (included in your total premium)

Passive Restraint	Antilock Brakes
Allstate Easy Pay Plan	Good Payer
Early Signing	Preferred Package
Allstate eSmart [®]	Anti-theft
Premier	New Car

Discounts per vehicle

2009 Chevy Trk Tahoe

Passive Restraint	Antilock Brakes
Allstate Easy Pay Plan	Good Payer
Early Signing	Preferred Package
Allstate eSmart [®]	

2024 Chevy Trk Tahoe

Anti-theft	Passive Restraint
Antilock Brakes	Premier
New Car	Allstate Easy Pay Plan
Good Payer	Early Signing
Preferred Package	Allstate eSmart [®]

Summary

Named Insured(s)
George Tushia, Sandy Matar

Mailing address
**18615 Weeping Spring Dr
Cypress TX 77429-7339**

Policy number
886 317 578

Your policy provided by
Allstate Fire and Casualty Insurance Company

Policy period
Beginning **June 20, 2024** through
December 20, 2024 at 12:01 a.m.
standard time
at the address of the named insured
stated herein

Your Allstate agency is
Christina Adcock
245 Cedar Sage #230
Garland TX 75040
(972) 495-7788
CHRISTINA.ADCOCK@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: **886 317 578**

Policy effective date: June 20, 2024

Surcharge (included in your total premium)

Chargeable Accident

- 2009 Chevy Trk Tahoe

Listed drivers on your policy*

George Tushia - Married driver, age 41

Sandy Matar - Married driver, age 31

**The drivers named are currently listed on your policy. If there are any other drivers in your household, please contact your agent or producer of record to have your policy updated.*

Excluded drivers from your policy

None

Renewal auto policy declarations

Policy number: **886 317 578**

Policy effective date: June 20, 2024

Page 3 of 5



Coverage detail for 2009 Chevy Trk Tahoe

Coverage	Limits	Deductible	Premium
Liability			
▪ Bodily Injury	\$50,000 each person \$100,000 each occurrence	Not applicable	\$398.02
▪ Property Damage	\$50,000 each occurrence	Not applicable	\$320.16
Auto Comprehensive Insurance	Not purchased*		
Collision	Not purchased*		
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$120	Not applicable	\$7.05
Transportation Expense	Not purchased*		
Uninsured/Underinsured Motorists			\$101.48
▪ Bodily Injury	\$50,000 each person \$100,000 each accident	Not applicable	
▪ Property Damage	\$50,000 each accident	\$250	
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Personal Injury Protection	\$2,500 each person	Not applicable	\$28.41
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2009 Chevy Trk Tahoe			\$855.12

* 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 1GNEC23369R233962

Rating information

- Our records reflect that you own a residence. Because of this, the policy premium listed above reflects additional savings.
- The rating information for this vehicle is: married female age 31
- This vehicle is driven between 8,001 and 9,000 miles per year.



Policy number: **886 317 578**
 Policy effective date: June 20, 2024

Coverage detail for 2024 Chevy Trk Tahoe

Coverage	Limits	Deductible	Premium
Liability			
▪ Bodily Injury	\$50,000 each person \$100,000 each occurrence	Not applicable	\$212.06
▪ Property Damage	\$50,000 each occurrence	Not applicable	\$172.09
Auto Collision Insurance	Actual cash value	\$500	\$585.86
Auto Comprehensive Insurance	Actual cash value	\$500	\$271.54
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$120	Not applicable	\$7.05
Transportation Expense	up to \$30 per day for a maximum of 30 days	Not applicable	\$28.28
Uninsured/Underinsured Motorists			\$91.57
▪ Bodily Injury	\$50,000 each person \$100,000 each accident	Not applicable	
▪ Property Damage	\$50,000 each accident	\$250	
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Personal Injury Protection	\$2,500 each person	Not applicable	\$21.11
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2024 Chevy Trk Tahoe			\$1,389.56

* 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 1GN5CMKD9RR125036

Lienholder
TD Bank

Rating information

- Our records reflect that you own a residence. Because of this, the policy premium listed above reflects additional savings.
- The rating information for this vehicle is: married male age 41
- This vehicle is driven between 8,001 and 9,000 miles per year.

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

Renewal auto policy declarations

Policy number:

886 317 578

Policy effective date:

June 20, 2024

Page 5 of 5



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 - ACR135
- TX Uninsured/Underinsured Motorists Amendatory Endorsement - ACR137
- Drivewise® Enrollment Endorsement - AU14737
- Automobile Death Indemnity Insurance - Coverage CM - ACR138
- Texas Motor Vehicle Crime Prevention Authority Pass-through Fee Endorsement - AU14916-1
- TX Bundling Benefits Endorsement - ACR139
- TX Personal Injury Protection Endorsement - ACR136
- Texas Amendatory Endorsement - ACR310

Important payment and coverage information

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

- ▶ We agree to make available to you an installment payment plan as described in Rule 14 of the Texas Automobile Rules and Rating Manual, except when an installment payment plan is prohibited by other rule or by statute.
- ▶ If you would like to make a payment by credit card (Visa/MasterCard/Discover) or Check-By-Phone, please call 1-800-357-5092.

Allstate Fire 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 "Christine DeBiase".

Christine DeBiase
Secretary



Policy Endorsement

Policy number: **886 317 578**
Policy effective date: June 20, 2024

*The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.*

Texas Motor Vehicle Crime Prevention Authority Pass-through Fee Endorsement - AU14916-1

The **Texas Automobile Burglary and Theft Prevention** provision is replaced by the following:

Texas Motor Vehicle Crime Prevention Authority

NOTICE: A fee of \$5.00 is payable in addition to the premium due under this policy. Your payment includes a \$2.50 fee per vehicle each year. This fee helps fund:

1. auto burglary, theft, and fraud prevention;
2. criminal justice efforts;
3. trauma care and emergency medical services for victims of accidents due to traffic offenses; and
4. the detection and prevention of catalytic converter thefts.

By law, this fee funds the Motor Vehicle Crime Prevention Authority.

This fee partially or completely reimburses the insurer, as permitted by 28 TAC §5.205, for the \$2.50 fee per motor vehicle year required to be paid to the Motor Vehicle Crime Prevention Authority under Transportation Code Chapter 1006.

All other policy terms and conditions apply.

Important notices

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Page 1 of 2



Important Information Concerning Uninsured/Underinsured Motorists Coverage

Uninsured/Underinsured Motorists Coverage provides you with protection, subject to the terms and conditions of your policy, for bodily injury and property damage sustained in an accident caused by legally liable uninsured or underinsured motorists.

Uninsured motorists are:

- drivers with no liability insurance or liability bond in effect and applicable at the time of the accident;
- hit and run drivers (when there is physical contact); or
- drivers insured by insurance companies that deny coverage or are unable to meet their financial obligations.

Underinsured motorists are:

- drivers with liability insurance in effect and applicable at the time of the accident, but in an amount less than your limit for this coverage.

Your options regarding Uninsured/Underinsured Motorists Coverage

You have the following options regarding Uninsured/Underinsured Motorists Coverage:

1. You may choose to include Uninsured/Underinsured Motorists Coverage at limits equal to your Bodily Injury and Property Damage Liability limits.
2. You may choose to include Uninsured/Underinsured Motorists Coverage for Bodily Injury and Property Damage at limits lower than your Bodily Injury and Property Damage Liability (but not lower than the minimum financial responsibility limits the state requires.)
3. You may choose to include Uninsured/Underinsured Motorists Coverage for Bodily Injury at limits equal to your Bodily Injury Liability limits and reject Uninsured/Underinsured Motorists Coverage for Property Damage.
4. You may choose to include Uninsured/Underinsured Motorists Coverage for Bodily Injury at limits lower than your Bodily Injury Liability (but not lower than the minimum financial responsibility limits the state requires) and reject Uninsured/Underinsured Motorists Coverage for Property Damage.
5. You may reject Uninsured/Underinsured Motorists Coverage in its entirety.

To change your Uninsured/Underinsured Motorists Coverage limits or to have your insurance protection evaluated, just

contact your Allstate representative or call 1-800-ALLSTATE (1-800-255-7828).

X2685-5

Your Young Driver May Qualify for a Discount

Staying with Allstate has its rewards!

Young drivers on your auto policy could benefit from our Newly Independent Discount if they start their own policy and the following apply:

- The driver is listed on your most current Allstate auto insurance policy, between 21 and 24 years old, and single.
- You've held an auto insurance policy with Allstate for the past 36 months.

Questions? We're here to help. Your Allstate representative can answer any questions you have about this discount and help you determine whether it's right for you.

X73766

Voluntary Provider Networks

We want to let you know about a program that may be available to you.

If you, or anyone covered under your policy, is injured in a loss covered under your auto policy, a Voluntary Provider Network may be available to you. A Voluntary Provider Network includes a variety of participating medical providers that can treat those injuries.

Voluntary Provider Networks maintain lists of their participating providers. In the event that you experience a loss, your claims representative can provide you with contact information for any participating Allstate networks that may be available in your state at that time.

You are under no obligation to use a medical provider who is a member of one of these networks, and you are free to seek medical services from a provider of your choice. There is no penalty if you choose a provider outside the network. If you are injured and treated by a provider who is a member of one of the participating networks, we may review their bills for covered medical services for re-pricing based on the approved rate for that provider's network.

You do not need to make a choice about these networks at this time. Please keep in mind that using a provider within a



Important notices

Policy number:

886 317 578

Policy effective date:

June 20, 2024

network should not be considered a confirmation that you have coverage. This notice is for informational purposes only.

X73469

Your Vehicle Mileage Information

One of the factors that may influence your auto premium is how many miles you put on your vehicle each year. Allstate may obtain information from you or a third-party vendor indicating the annual number of miles your vehicle(s) is driven. Currently, we're showing you drive the following annual miles:

Vehicle: 2009 Chevy Trk Tahoe

VIN: 1GNEC23369R233962

Previous Mileage Band: 8,001 - 9,000

Current Mileage Band: 8,001 - 9,000 (Unverified)

Vehicle: 2024 Chevy Trk Tahoe

VIN: 1GNSCMKD9RR125036

Previous Mileage Band: 8,001 - 9,000

Current Mileage Band: 8,001 - 9,000 (Unverified)

If we don't have verified mileage information for you, you could be missing out on a potentially lower rate.

If you have documentation to verify annual mileage on the above vehicle(s) or to verify a change in mileage from the mileage(s) listed above, contact your Allstate Agent or call us directly at 1-800 Allstate® (1-800-255-7828) to record two odometer readings that are at least 90 days apart. Note that we generally require documentation for all vehicles with unverified mileage to be updated at the same time.

X74056