

PREPARED FOR:

Ashley Bass 1060 LOUISIANA 614, HAUGHTON, LA 71037 PREPARED BY CLEAR WATER AGENCY S 318-218-3938 tim@clearwateragency.net

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.

Local Agent - A local agent who understands your needs and offers personalized service to help you make sure you're protected. 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

**\$160** / month Easy 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.

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

Driver Name Ashley Bass

AUTO COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Bodily Injury Liability	\$15,000/\$30,000 each person/each occurrence		\$305.18
Property Damage Liability	\$25,000 each occurrence		\$177.10
Uninsured Motorist/Underinsured Motorist Bodily Injury	\$15,000/\$30,000 each person/each occurrence		\$89.11
Auto Collision Insurance	Actual cash value	\$500.00	\$229.13
Auto Comprehensive Insurance	Actual cash value	\$500.00	\$57.38
Roadside Coverage	\$100		\$1.90
Uninsured Motorists For Property Damage	Not selected/Not applicable		
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		
SURCHARGES			
Chargeable Accident			\$156.04
	Vehicl	e Estimated	

Vehicle Estimated 6-Month Premium\* \$859.80

# \$859.80

# Your Auto Coverage - All Vehicles

	Estin	nated Total	\$859.80
Death Indemnity Insurance	\$10,000		Included
POLICY COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM

\*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®	$\checkmark$	✓	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	\$1,021.25	\$952.06	\$859.80

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# **Discounts Applied**

AUTO DISCOUNTS - 2014 JEEP COMPASS	
Anti-Lock Brake Discount	\$79.07
Good Payer Discount	\$85.44
Easy Pay Plan Discount	\$40.47
FullPay <sup>®</sup> Discount	\$95.32
Allstate eSmart®	\$95.32
Preferred Package Discount	\$49.06
Total Discounts Applied	\$444.68

## 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.

**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.

### 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).

**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.

## **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.