



Platinum In
487 N Main St # B
Kaysville UT 84037-1114



DAVID HALLS
4392 S 2900 E
SALT LAKE CITY UT 84124-3749

Information as of September 29, 2022
Policyholder(s) Page 1 of 2

David Halls

Policy number

817 780 064

Your Allstate agency is

Platinum In

(801) 513-5747

KURT@PLATINUMINSGROUP.COM

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. We'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 your Allstate Agent a call at (801) 513-5747 if you have any questions. It's our job to make sure you're in good hands.

(ed. 3)

RA719-1

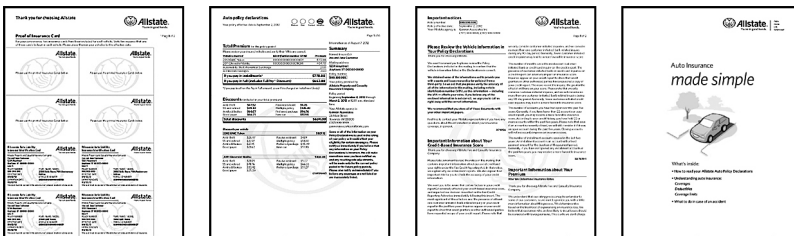


Your Insurance Coverage Checklist

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.
- ☐ **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.
- ☐ **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 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.

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://www.allstate.com/espanol/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.**

Policy number: **817 780 064**
Policy effective date: November 5, 2022



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



Thank you for choosing Allstate



Proof of Insurance Card

Page 1 of 2

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.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

IDUT

Utah Proof of Insurance Card

Allstate.

Allstate Fire and Casualty Insurance Company
David Halls

POLICY NUMBER
817 780 064
EFFECTIVE DATE
11/05/22
EXPIRATION DATE
05/05/23

YEAR / MAKE / MODEL
2008 Dodge Avenger
VEHICLE ID NUMBER
1B3LC46K68N640539

This card must be carried in the vehicle at all times as evidence of insurance.

Utah Proof of Insurance Card

Allstate.

Allstate Fire and Casualty Insurance Company
David Halls

POLICY NUMBER
817 780 064
EFFECTIVE DATE
11/05/22
EXPIRATION DATE
05/05/23

YEAR / MAKE / MODEL
2008 Dodge Avenger
VEHICLE ID NUMBER
1B3LC46K68N640539

This card must be carried in the vehicle at all times as evidence of insurance.

Utah

Allstate.

Allstate Fire and Casualty Insurance Company
David Halls

POLICY NUMBER
817 780 064
EFFECTIVE DATE
11/05/22
EXPIRATION DATE
05/05/23

YEAR / MAKE / MODEL
2017 Volkswagen Jetta
VEHICLE ID NUMBER
3VW2B7AJ5HM350152

This card must be carried in the vehicle at all times as evidence of insurance.

Utah

Allstate.

Allstate Fire and Casualty Insurance Company
David Halls

POLICY NUMBER
817 780 064
EFFECTIVE DATE
11/05/22
EXPIRATION DATE
05/05/23

YEAR / MAKE / MODEL
2017 Volkswagen Jetta
VEHICLE ID NUMBER
3VW2B7AJ5HM350152

This card must be carried in the vehicle at all times as evidence of insurance.



Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

If you have an accident or loss:

- Get medical attention if needed.
- Notify the police immediately.
- Obtain names, addresses, phone numbers (work & home) and license plate numbers of all persons involved, including passengers and witnesses.
- Call 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your Allstate agent as soon as possible.

Platinum In
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Kaysville, UT 84037-1114

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Renewal auto policy declarations

Your policy effective date is November 5, 2022



Page 1 of 6

Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2017 Volkswagen Jetta	3VW2B7AJ5HM350152	\$1,074.67
2008 Dodge Avenger	1B3LC46K68N640539	914.42

Additional coverages

If you pay in installments*	\$1,989.09
If you pay in full (includes FullPay® Discount)	\$1,814.72

*** Your bill will be sent 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). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.**

Discounts (included in your total premium)

Allstate Easy Pay Plan	\$123.06	Safe Driving Club®	\$740.48
Responsible Payer	\$193.95	Early Signing	\$358.58
Allstate eSmart®	\$218.58	Electronic Stability Control	\$67.12

Total discounts \$1,701.77

Policy discounts \$1,634.65

Allstate Easy Pay Plan	\$123.06	Early Signing	\$358.58
Safe Driving Club®	\$740.48	Allstate eSmart®	\$218.58
Responsible Payer	\$193.95		

2017 Volkswagen Jetta discount \$67.12

Electronic Stability Control	\$67.12
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Information as of September 29, 2022

Summary

Named Insured(s)

David Halls

Mailing address

4392 S 2900 E

Salt Lake City UT 84124-3749

Policy number

817 780 064

Your policy provided by

Allstate Fire and Casualty Insurance Company

Policy period

Beginning **November 5, 2022** through **May 5, 2023** at 12:01 a.m. standard time

Your Allstate agency is

Platinum In

487 N Main St # B

Kaysville UT 84037-1114

(801) 513-5747

KURT@PLATINUMINSGROUP.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: **817 780 064**

Policy effective date: November 5, 2022

Listed drivers on your policy*

David Halls - Single male driver, age 44, Safe Driving Club

Abigail Halls - Single female driver, age 17, Safe Driving Club

**Are there licensed drivers not listed above who either reside in your household (even if temporarily away from home) or are guests staying in your home for an extended period? If so, please contact us so your policy information and coverage is up to date. There are circumstances under which a loss may not be covered by this policy because the auto was being operated by someone residing at your house who is not listed on the policy. Additional detail about how we treat undisclosed drivers can be found in your policy.*

Excluded drivers from your policy

None



Coverage detail for 2017 Volkswagen Jetta

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$609.45
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
▪ Property Damage	\$100,000 each occurrence		
Personal Injury Protection			\$22.83
(Please see the attached Supplement to Policy Declarations for complete coverages and limits)			
Auto Collision Insurance	Actual cash value	\$500	\$284.48
Auto Comprehensive Insurance	Actual cash value	\$100	\$40.95
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100 each disablement	Not applicable	\$7.02
Transportation Expense	up to \$40 per day for a maximum of 30 days	Not applicable	\$46.23
Underinsured Motorists		Not applicable	\$36.74
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
Uninsured Motorists		Not applicable	\$26.97
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
Auto Replacement Protection	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2017 Volkswagen Jetta			\$1,074.67

* 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 3VW2B7AJ5HM350152

Coverage detail for 2008 Dodge Avenger

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$534.04
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
▪ Property Damage	\$100,000 each occurrence		
Personal Injury Protection			\$24.45
(Please see the attached Supplement to Policy Declarations for complete coverages and limits)			

(continued)



Policy number: **817 780 064**
 Policy effective date: November 5, 2022

Coverage	Limits	Deductible	Premium
Auto Collision Insurance	Actual cash value	\$500	\$217.59
Auto Comprehensive Insurance	Actual cash value	\$100	\$36.72
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100 each disablement	Not applicable	\$7.02
Transportation Expense	up to \$40 per day for a maximum of 30 days	Not applicable	\$46.23
Underinsured Motorists		Not applicable	\$27.17
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
Uninsured Motorists		Not applicable	\$21.20
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
Auto Replacement Protection	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2008 Dodge Avenger			\$914.42

* 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 1B3LC46K68N640539

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

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 - ACR65
- Claim Satisfaction Guarantee Amendatory Endorsement - AP4878-2
- UT Uninsured/Underinsured Motorists Amendatory Endorsement - ACR118-1
- UT Bundling Benefits Endorsement - ACR119
- UT Personal Injury Protection Endorsement - ACR120
- UT Amendatory Endorsement - ACR122
- Automobile Death Indemnity Insurance - Coverage CM - ACR134



Important payment and coverage information

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

- ▶ A \$10.00 late fee may be assessed if payment is received after the due date.
- ▶ Higher deductibles cost less. See premiums below:

Vehicle	Comprehensive	Deductible
2017 Volkswagen Jetta	\$36.35	\$250
2008 Dodge Avenger	\$32.59	\$250

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

William Hill

William Hill
President

Susan L. Lees

Susan L. Lees
Secretary



Policy number: **817 780 064**

Policy effective date: November 5, 2022

Supplement to Policy Declarations

The following is a complete description of Personal Injury Protection Benefits for vehicles:

Coverage	Limits
Personal Injury Protection Benefits	
▪ Medical Expenses*	\$3,000 each person
▪ Work Loss	\$250 per week maximum
Services Loss	\$20 per day
▪ Funeral Expenses	\$1,500 each person
▪ Survivors Loss	\$3,000
* The first \$3,000 of Medical Expenses can be incurred at any time. Where the limit for Medical Expenses is greater than \$3,000, Personal Injury Protection Medical Expenses exceeding \$3,000 must be incurred within three (3) years from the date of the accident.	

Important notices

Policy number: **817 780 064**
Policy effective date: November 5, 2022

Page 1 of 2



Important Information About Your Auto Policy

The enclosed Policy Declarations lists important information about your policy, such as your address, the vehicles you've insured, the vehicle identification numbers (VIN) assigned to your insured vehicles, the drivers insured, and the coverages and coverage limits you've chosen. Your Policy Declarations also lists any discounts and surcharges applied to your policy.

Because much of the information found on your Policy Declarations is used to help us determine your premium, please be sure to review your Policy Declarations carefully each time you receive one. You may want to add coverage, delete coverage or change your coverage limits, or you may want to change the information concerning the vehicles or drivers your policy insures.

Another thing to keep in mind is that you may now qualify for discounts that you were not eligible to receive previously. For instance, Allstate offers discounts for:

- Unmarried young drivers, including students under the age of 25
- Drivers who have completed approved driver training courses
- Drivers who also own a home, townhouse, condominium, or mobilehome

Please contact your Allstate agent for additional information about discount qualifications, as well as other discounts that may be available to you.

Making Changes to Your Policy

If you need to make a change to any of the information listed on your Policy Declarations, please notify your Allstate agent as soon as possible. With a few exceptions, **any changes will be effective as of the date you notify us.**

If you have any questions about this notice, or if you need to update any of the information listed on the enclosed Policy Declarations, please contact your Allstate agent or 1-800-ALLSTATE (1-800-255-7828).

X72910-1

Drivewise®

Get rewarded for your everyday safe driving with Drivewise®!

You'll get a discount on your auto policy just for participating and can earn cash back after your first 50 trips and every six months thereafter for your safe driving.

To get started, download the Allstate® mobile app and activate Drivewise. You'll get immediate feedback on your performance after every trip and can watch your rewards add up!

X73696-1

Important Notice Regarding Voluntary Provider Networks

We want to let you know of 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 you may have available to you the services of a Voluntary Provider Network.

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. A penalty will not be applied if you choose to select a provider outside the network. Using a provider within a network should not be considered confirmation of coverage. This notice is for informational purposes only.

Voluntary Provider Networks maintain lists of their participating providers. In the event that you experience a loss your claims representative will be able to provide you with contact information for the Allstate participating Networks, if any, utilized in your State at that time.

You do not need to take any action at this time. If you are injured and treated with a provider who is a member of one of the participating networks, their bills for covered medical services may be reviewed for re-pricing based on the approved rate for that provider's network.

X73393



Privacy Statement

Policy number:

817 780 064

Policy effective date:

November 5, 2022

Page 1 of 2



Thank you for choosing Allstate. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Allstate Insurance Company and the affiliates ("Allstate") listed at the end of this notice. We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services, unless permitted pursuant to a joint marketing agreement.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements.

Our privacy practices continue to apply to your information even if you cease to be an Allstate customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, Social Security Number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information may include, but is not limited to,

your driving record, claims history, medical information and credit information.

In addition, Allstate and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit allstate.com, web pages you viewed while visiting our site or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, IP addresses, domain names and browser data, which can help us to better understand how visitors use allstate.com.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Allstate. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Allstate-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use allstate.com
- Other financial institutions with whom we have a joint marketing agreement
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

The Internet and Your Information Security



We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies to monitor visits to allstate.com. The website may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at the bottom of the allstate.com homepage.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Allstate Insurance Company Customer Privacy Inquiries
PO Box 660598
Dallas, TX 75266-0598

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more Allstate affiliates in order to make you aware of different products, services and offers they can provide. However, you can request that Allstate and its affiliate companies not share your personal information with our affiliates for marketing products and services.

To request that we not allow other Allstate affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request.

If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We Appreciate Your Business

Thank you for choosing Allstate. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you. We value our relationship with you and look forward to keeping you in Good Hands®.

If you have questions or would like more information, please don't hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-ALLSTATE.

We reserve the right to change our Privacy practices, procedures, and terms.

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

Please Note: Allstate affiliates American Heritage Life Insurance Company, Castle Key Insurance Company and Castle Key Indemnity Company participate in information sharing with the affiliates listed above, but have a separate privacy notice for their customers.

(ed. 10/2015)

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