



Austin Flannery Agy
123 N Broadway St
Georgetown KY 40324-1301

Information as of November 11, 2021
Policyholder(s) Page 1 of 3
Sandra Todson
Policy number
830 935 999



SANDRA TODSON
546 EMERSON DR
LEXINGTON KY 45773

Here's your policy renewal offer—with new opportunities to be rewarded for safe driving like never before

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.

Consider Allstate® Your Choice Auto Insurance—a different kind of car insurance

- Want to be rewarded in new and different ways for safe driving?
- Want to help keep your rates from going up just because of an accident?
- How about a coverage option that helps you replace your new car, if it's totaled, with a brand new car?

Allstate® Your Choice Auto Insurance offers auto insurance packages with great features that can reward you like never before. And you can get these features on top of what you already get from Allstate, such as quality coverage and 24/7 claim service.

With Your Choice Auto®, you can get*

- An immediate \$100 off your collision coverage deductible.
- Safe driving bonus—with safe driving, earn a credit of up to 5% that can be applied to your next renewal premium.
- Enhanced accident forgiveness—your rates won't go up just because of an accident.
- Enjoy these features starting day one.

**This is a brief description and not part of any contract of insurance. Features are optional and subject to terms and conditions. Safe Driving Bonus is based on eligible premium for prior policy period.*

Because you already insure your car with Allstate, it's easy to add one of three new, optional Your Choice Auto packages to your policy right away. You don't need to wait for your current insurance to expire. Call your Allstate Agent today!

Allstate® Easy Pay Plan Discount**

Whether you keep your current policy or choose either the Gold Protection or Platinum Protection package**, you can qualify for a premium discount at your next renewal by having your insurance payments automatically deducted from your bank account through the Allstate® Easy Pay Plan. Just contact your Allstate Agent, or log

(continued)



Policy number: **830 935 999**
Policy effective date: December 19, 2021

Page **2** of 3

into your account at allstate.com to apply. If you're already enrolled in the Allstate® Easy Pay Plan the discount has been applied to your policy. (Note: the Allstate® Easy Pay Plan discount is not available with the Allstate Value Plan option package.)

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

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.

How to contact us

Give your Allstate Agent a call at (859) 987-0573 if you have any questions. It's our job to make sure you're in good hands.

(ed. 3)

Sincerely,

Rachel Parsons
President, Allstate Property and Casualty Insurance Company

RA725-2

Renewal auto policy declarations

Your policy effective date is December 19, 2021



Page 1 of 6

Total Premium for the Policy Period

Please review your insured vehicle and verify its VIN is correct.

Vehicle covered	Identification Number (VIN)	Premium
2021 Kia Soul	KNDJ23AO3M9948997	\$539.46
City Premium Tax - Lexington/Fayet		37.20
State Surcharge		11.65
Additional coverages		107.58
If you pay in installments*		\$695.89
If you pay in full (includes FullPay® Discount)		\$633.50

*** 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).**

See the **Important payment and coverage information** section for details about installment fees.

The amount of premium tax listed above includes both the premium tax and a collection fee as permitted by Kentucky law.

Discounts (included in your total premium)

Allstate Easy Pay Plan	\$21.09	Safe Driving Club®	\$113.12
Multiple Policy	\$78.15	Responsible Payer	\$62.82
Early Signing	\$54.68	Homeowner	\$96.55
Allstate eSmart®	\$8.19	Anti-theft	\$0.40
Passive Restraint	\$15.50	Antilock Brakes	\$36.07
New Car	\$54.98	Electronic Stability Control	\$32.52

Total discounts \$574.07

Policy discounts \$434.60

Allstate Easy Pay Plan	\$21.09	Early Signing	\$54.68
Safe Driving Club®	\$113.12	Homeowner	\$96.55
Multiple Policy	\$78.15	Allstate eSmart®	\$8.19
Responsible Payer	\$62.82		

2021 Kia Soul discounts \$139.47

Anti-theft	\$0.40	Passive Restraint	\$15.50
Antilock Brakes	\$36.07	New Car	\$54.98
Electronic Stability Control	\$32.52		

Information as of November 11, 2021

Summary

Named Insured(s)
Sandra Todson
Mailing address
44 Emerson Dr
Lexington KY 43647

Policy number
830 935 999

Your policy provided by
Allstate Property and Casualty Insurance Company

Policy period
Beginning **December 19, 2021** through
June 19, 2022 at 12:01 a.m. standard time

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.

KY010RBD



Renewal auto policy declarations

Policy number: **830 935 999**

Policy effective date: December 19, 2021

Listed driver on your policy*

Sandra Todson - Single female driver, age 55, 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 2021 Kia Soul

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$266.59
▪ Bodily Injury	\$100,000 each person \$300,000 each occurrence		
▪ Property Damage	\$100,000 each occurrence		
Personal Injury Protection Benefits			\$36.16
(Please see the attached Supplement to Policy Declarations for complete coverage, limits and deductibles.)			
Auto Collision Insurance	Actual cash value	\$500	\$190.15
Auto Comprehensive Insurance	Actual cash value	\$500	\$40.08
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100	Not applicable	\$6.48
Transportation Expense	Not purchased*		
Additional Personal Injury Protection Benefits	Not purchased*		
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2021 Kia Soul			\$539.46

* 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 KNDJ23AR3M7748107

Rating information

- This vehicle is driven over 7,500 miles per year, 3-9 miles to work/school

Additional coverages

The following policy coverages are also provided.

Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Underinsured Motorists	\$100,000 each person	Not applicable	\$39.16
▪ Bodily Injury	\$300,000 each accident		
Uninsured Motorists	\$100,000 each person	Not applicable	\$68.42
▪ Bodily Injury	\$300,000 each accident		
Total			\$107.58



Policy number: **830 935 999**
Policy effective date: December 19, 2021

Your policy documents

Your automobile policy consists of this Policy Declarations and the documents in the following list. Please keep these together.

- Kentucky Policy Cover Sheet - ACR180
- Allstate Auto Policy - ACR65
- Claim Satisfaction Guarantee Amendatory Endorsement - AP4878-2
- KY Amendatory Endorsement - ACR174
- KY Bundling Benefits Endorsement - ACR176
- KY Personal Injury Protection Endorsement - ACR178
- KY Uninsured Underinsured Motorists Amendatory Endorsement - ACR179
- Automobile Death Indemnity Insurance - Coverage CM - ACR215

Important payment and coverage information

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

► If you decide to pay your premium in installments, there will be a \$3.00 installment fee charge for each payment due. If you make 6 installment payments during the policy period, and do not change your payment plan method, then the total amount of installment fees during the policy period will be \$18.00.

If you are on the Allstate® Easy Pay Plan, there will be a \$1.00 installment fee charge for each payment due. If you make 6 installment payments during the policy period, and remain on the Allstate® Easy Pay Plan, then the total amount of installment fees during the policy period will be \$6.00.

If you change payment plan methods or make additional payments, your installment fee charge for each payment due and the total amount of installment fees during the policy period may change or even increase.

Please note that the Allstate® Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.

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

Julie Parsons

Susan L. Lees

Renewal auto policy declarations
Policy number: **830 935 999**
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Supplement to Policy Declarations

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

- 2021 Kia Soul

Coverage	Limits	Deductible
Personal Injury Protection		
Total Aggregate Limit	\$10,000 each person	\$1,000
Consisting of and subject to		named insured and
above aggregate		resident relatives
(1) Medical Expense		
(2) Work Loss, replacement	\$200 each person per week	
services loss,	subject to total aggregate	
survivor's economic		
loss, survivor's		
replacement services loss.		
(3) Funeral expense	\$1,000 each person	
	subject to total aggregate	



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VEHICLE INFORMATION SUPPLEMENT

The garaging address of the vehicle reflected on your auto policy is listed below. The address was used in part to determine your premium rates listed on your policy. Please verify the accuracy of the information listed below, including address and vehicle identification number (VIN).

Vehicle: **2021 Kia Soul**
VIN: **KNDJ23AU3M7748107**
Address: **503 Henderson Dr**
City/Village/Township: **Lexington**
ZIP: **43505**
County: **Fartte**
State: **KY**

Please note that this information was printed while your policy was renewing.

If this information has been updated or is incorrect, please contact your Allstate representative.