



Allstate.
You're in good hands.

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Allstate Indemnity Company
PO BOX 40047
ROANOKE, VA 24022



Lieberman Management Services
25 NW Point Blvd Ste 330
Elk Grove Vlg IL 60007-1033

Policy number: 9 11 795941 03/30
Reprint key: 1301175302149
Transaction: RENEWAL

ADDITIONAL THIRD PARTY

PROP *010001213011753021491001*



MCD21-3



Allstate.
You're in good hands.

*Kraft-Thomson Agcy
9 N Vail 101
Arlington Heigh IL 60005*

Your Quick Insurance Check

- ✓ Verify the information listed in the Policy Declarations.
- ✓ Please call if you have any questions.
- ✓ Now you can pay your premium before your bill is issued - visit allstate.com or call 1-800-Allstate®.



Jerome Handel
1405 E Central Rd Unit 421C
Arlington Hts IL 60005-3314

A new policy period is about to begin. Here are your renewal materials.

I'm pleased to once again offer you the opportunity to continue your Allstate Indemnity Company Condominium Owners policy for another year. We appreciate your business and want to remind you that you're backed by an experienced Allstate team that's ready to help you protect your family and your financial security.

Your policy documents are inside.

You'll find listed on the enclosed Policy Declarations your coverages, limits, deductibles, premiums, and any discounts you have. As you read these materials, it would be a good idea to consider whether anything needs updating. I'd be happy to help you make sure that your insurance keeps up with any changes in your life.

(over)

PROP *010001213011753021491002*

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MCD21-3

Information as of
January 17, 2013

RP253

Renewing your policy is easy.

Here's what will happen and what you'll need to do before the beginning of your next policy period.

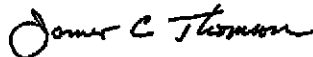
- Please carefully check your Policy Declarations to make sure it accurately reflects your information and the choices you've made. Get in touch with me right away if there's anything you'd like to change.
- Unless a mortgage company or lienholder pays your insurance premium for you, keep an eye out for your bill, which will include information on payment options.
- If you're paying your premium using the Allstate Easy Pay Plan, you will not receive a bill. Instead, we'll send you a statement detailing your withdrawal schedule for the policy period.
- Carefully read all enclosed materials and store these documents with your other important papers. Keep in mind that the policy documents included may change each time you receive a renewal offer—please read them to make sure you know about any important information or changes related to your insurance.

We're here to help you.

Feel free to call me at (847) 368-8500. Or take advantage of the online services at *allstate.com*, where you can view your policy information and even make a payment by registering at the Allstate Customer Care Center. And for 24-hour-a-day, 7-day-a-week service and information, just call 1-800-ALLSTATE® (1-800-255-7828).

Remember, insurance is not only protection for today. It helps pave the way to a financially secure future.

I'm glad you're with us.



Kraft-Thomson Agcy
Your Allstate Agent



RENEWAL
Condominium Owners
Policy Declarations

Summary

NAMED INSURED(S) Jerome Handel Unit 421C 1405 E Central Road Arlington Hts IL 60005-3314	YOUR ALLSTATE AGENT IS: Kraft-Thomson Agcy 9 N Vail 101 Arlington Heigh IL 60005	CONTACT YOUR AGENT AT: (847) 368-8500
POLICY NUMBER 9 11 795941 03/30	POLICY PERIOD Begins on Mar. 30, 2013 at 12:01 A.M. standard time, with no fixed date of expiration	PREMIUM PERIOD Mar. 30, 2013 to Mar. 30, 2014 at 12:01 A.M. standard time
LOCATION OF PROPERTY INSURED 1405 E Central Road, Arlington Hts, IL 60005-3314		
MORTGAGEE <ul style="list-style-type: none">JPMORGAN CHASE BANK NA ITS SCRS &/OR ASSIGNS ATIMA P O Box 47020 Doraville GA 30362-0020 <i>Loan #1606575111</i>		
ADDITIONAL INTERESTED PARTY <ul style="list-style-type: none">Lieberman Management Services 25 NW Point Blvd #330 Elk Grove Vlg IL 60007-1033		

Total Premium for the Premium Period (Your bill will be mailed separately)

Premium for Property Insured	\$306.00
TOTAL	\$306.00



Allstate Indemnity Company

Policy Number: 9 11 795941 03/30 Your Agent: Kraft-Thomson Agcy (847) 368-8500
For Premium Period Beginning: Mar. 30, 2013

COVERAGE AND APPLICABLE DEDUCTIBLES

(See Policy for Applicable Terms, Conditions and Exclusions)

LIMITS OF LIABILITY

Building Property Protection	\$36,900	
• \$1,000 All Peril Deductible Applies		
Personal Property Protection - Reimbursement Provision	\$69,000	
• \$1,000 All Peril Deductible Applies		
Additional Living Expense	Up To 12 Months	
Family Liability Protection	\$300,000	each occurrence
Guest Medical Protection	\$1,000	each person
Loss Assessments	\$50,000	each occurrence
• \$250 All Peril Deductible Applies		
Condominium Unit Owners' Extended Protection	\$1,000	

DISCOUNTS

Your premium reflects the following discounts on applicable coverage(s):

Protective Device	5 %	Home and Auto	20 %
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RATING INFORMATION

The dwelling is of Brick construction and is occupied by 88 families

Your dwelling is 2 mile(s) to the fire department

Policy Number: 9 11 795941 03/30 Your Agent: Kraft-Thomson Agcy (847) 368-8500
For Premium Period Beginning: Mar. 30, 2013

Your Policy Documents

Your Condominium Owners policy consists of this Policy Declarations and the documents listed below. Please keep these together.

- Condominium Owners Policy form AP894
- Illinois Amendatory Endorsement form AP1168-2
- Amendment of Policy Provisions form AP4710
- Standard Fire Policy Provisions form AU277-2
- Condo Owners' Extended Protection form AP1172
- Amendatory Endorsement form AP4813

Important Payment and Coverage Information

Coverage C - Personal Property Protection includes an approximate increase of \$2,000 due to the Property Insurance Adjustment provision using the Marshall Swift Boeckh Publications personal property cost estimating index.

Do not pay. Mortgagee has been billed.

IN WITNESS WHEREOF, Allstate has caused this policy to be signed by two of its officers at Northbrook, Illinois, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of Allstate.



Steven P. Sorenson
President



Mary J. McGinn
Secretary

PROP *010001213011753021491004*



MCD21-3

Information as of
January 17, 2013

Page 3
IL078RED

1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the study and the objectives of the research.

2. The second part of the report is a detailed description of the methodology used in the study. It includes information about the sample size, the data collection methods, and the statistical analysis techniques.

3. The third part of the report is a discussion of the results of the study. It presents the findings of the research and discusses their implications for the field of study.



Important Notice

Privacy Policy Statement

Thank you for choosing Allstate. We value you, respect your privacy and work hard 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 that 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



Allstate Indemnity Company

Policy Number: 9 11 795941 03/30

Your Agent: Krell-Thomson Agcy (847) 368-8500

For Premium Period Beginning: Mar. 30, 2013

- 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 web site.

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 web site;
- 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

P.O. Box 40047

Roanoke, VA 24022-0047

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.

Allstate Indemnity Company



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Policy Number: 9 11 795941 03/30 Your Agent: Kraft-Thomson Agcy (847) 368-8500
For Premium Period Beginning: Mar. 30, 2013

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 affiliates to which this notice applies: Allstate County Mutual Insurance Company, Allstate Finance Company, Allstate Financial Services, LLC (LSA Securities in LA and PA), Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Investment Management Company, Allstate Life Insurance Company, Allstate Life Insurance Company of New York, Allstate Motor Club, Inc., Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Texas Lloyd's, Allstate Texas Lloyd's, Inc., Allstate Vehicle and Property Insurance Company, Deerbrook General Agency, Inc., Deerbrook Insurance Company, Lincoln Benefit Life 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.

For California residents:

Pursuant to California law, we need to disclose to you that we would obtain your consent before sharing medical information for marketing purposes.

For Montana residents:

Pursuant to Montana law, you may also request a record of any disclosure of your medical information during the preceding three years. Please send requests to: Allstate Insurance Company Customer Privacy Inquiries, P.O. Box 40047, Roanoke, VA 24022-0047

For Nevada Residents:

Allstate is committed to serving you when and where you prefer as we help you protect what you have today and prepare you for the future. To that end, and as Nevada law requires, if you do not want to receive sales calls from Allstate, you have the option to be placed on our internal "do not call" list. (Please disregard this notice if you have already been added to Allstate's internal "do not call" list.) You may make this request in the following convenient ways:

- Contact your local Allstate agency
- Call 1-800-ALLSTATE and speak with a customer representative
- Visit allstate.com, click on Contact Us and send us an e-mail
- Write to us at Allstate Insurance Company, Attn: Customer Service, P.O. Box 40047, Roanoke, VA 24022-0047

Page 3

PRDP *010001213011753021491006*



MCD21-3

Allstate Indemnity Company

Policy Number: 9 11 795941 03/30 Your Agent: Krall-Thomson Agcy (847) 368-8500
For Premium Period Beginning: Mar. 30, 2013

In your discussion or correspondence with us, please be sure to provide us with your name, address and all telephone numbers you wish to include on our list. If you have questions about this notice, you may contact us at the address listed above or you may also contact the Nevada Attorney General's office at:

Office of the Nevada Attorney General
Bureau of Consumer Protection
555 E. Washington Avenue, Suite 3900
Las Vegas, NV 89101
Phone: (702) 486-3132
Email: BCPINFO@ag.state.nv.us

Please note that Allstate's "do not call" list is limited only to telephone solicitation calls. We may still contact you about your Allstate policy, billing issues, claims and other service matters.

For Vermont residents:

We won't share your personal information with Allstate companies for marketing purposes except as allowed by Vermont law.

(ed. 8/2012)

X66702-1v5

Allstate Indemnity Company



Allstate.
You're in good hands.

Policy Number: 9 11 795941 03/30 Your Agent: Krall-Thomson Agency (847) 368-8500
For Premium Period Beginning: Mar. 30, 2013

Notice of Changes to Your Policy

From time to time Allstate will revise your coverage. We've included an Amendatory Endorsement in this mailing package that changes parts of your contract. Please read this endorsement and keep it with your policy.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, you can contact your Allstate representative, call 1-800-ALLSTATESM (1-800-255-7828), or visit www.allstate.com. We're here to help!

Summary of Changes

We have added a provision titled Loss Reduction And Other Items. We may provide certain items and things of value to our customers.

XC3390

PROP *010001213011753021491007*



MCD21-3

Allstate Indemnity Company

Policy Number: 9 11 795941 03/30 Your Agent: Kraft-Thomson Agcy (847) 368-8500
For Premium Period Beginning: Mar. 30, 2013

Important Notice

Important Information About Your Allstate Policy

The enclosed Policy Declarations includes important information, such as your address, the coverages and coverage limits you've chosen, the names of insured persons — as well as other details pertinent to your policy. These details may include, for example, for motor vehicle policies, the drivers and vehicles you've insured, as well as the vehicle identification numbers (VIN) assigned to your insured vehicles; and, for property policies, the location of the insured property and mortgagee information, if applicable. Your Policy Declarations also lists any discounts or 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 other information relating to your policy, whether it be a motor vehicle, your home or other insured property. You may also want to contact your Allstate representative for information concerning discounts that may be available for your policy.

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 representative of the change 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 our Customer Information Center at 1-800-ALLSTATE (1-800-255-7828).

X67096

Allstate Indemnity Company



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You're in good hands.

Policy Number: 9 11 795941 03/30

Your Agent: Kraft-Thomson Agcy (847) 368-8500

For Premium Period Beginning: Mar. 30, 2013

Important Notice

Have a Question or Concern?

We always want to hear from you — and help you — whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE® (1-800-255-7828), log on to allstate.com or contact your agent. You can also contact us at the following address:

National Support Center
PO Box 40047
Roanoke, VA 24022-0047

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
Springfield, IL 62767
(217) 782-7446

X5325-3

PROP *010001213011753021491008*



MCD21-3

Allstate Indemnity Company

Policy Number: 9 11 795941 03/30

Your Agent: Kraft-Thomson Agcy (847) 368-8500

For Premium Period Beginning: Mar. 30, 2013

Important Notice

Information about Flood Insurance

Protection against flood damage

Most homeowners, renters and commercial insurance policies do not provide coverage for damage caused by floods. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program and offers standard flood insurance policies*. A flood policy can help complete the insurance protection for your property and help protect your financial well-being.

You may need it more than you think

Approximately 90% of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25% of all flood losses occur in low to moderate risk areas.

And because flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy), selecting Allstate gives you the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more.

It's affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy—you can generally switch to a flood insurance policy administered by Allstate for the same amount of premium. If you choose Allstate, you can have the service, convenience and comfort you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.



Policy Number: 9 11 795941 03/30

Your Agent: Kraft-Thomson Agcy (847) 368-8500

For Premium Period Beginning: Mar. 30, 2013

Information about Scheduled Personal Property Coverage

Protection for your valuables

Allstate offers Scheduled Personal Property (SPP) coverage to help protect your valuables.

These items can include jewelry (such as engagement and wedding rings), fine art and musical instruments. Sports equipment, such as golf clubs, can also be covered by SPP.

In addition, SPP can cover valuables stored outside of your home in a safe deposit box or bank.

Already have SPP?

Even if you currently have SPP coverage, it's a good idea to review your coverage annually. It's possible that the value of your property has changed or that you have purchased new items that have not been added to your coverage.

Affordable coverage

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need — the rates are generally a small percentage of the total value of the items you're insuring. This could mean that your valuables are being protected for only a fraction of the cost.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X67372v1**Page 2**

PROP *010001213011753021491009*

MCD21-3



Allstate Indemnity Company

Policy Number: 9 11 795941 03/30

Your Agent:

Kralit-Thomson Agcy (847) 368-8500

For Premium Period Beginning: Mar. 30, 2013

Important Notice

Your coverage limits have been increased

We are writing to let you know that with this renewal, your Contents Protection (Coverage C) limits have been increased and, as a result, your premium has increased accordingly.

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in personal property costs that may have occurred during the policy period. This information is useful in estimating the amount of insurance coverage needed to cover the cost of replacing your personal property in the event of a loss.

Your policy's PIA recently indicated that personal property costs in your market have increased. Based on this information, we have increased your Contents Protection limits.

However, we would like you to consider whether the changes we made are sufficient. Keep in mind that while our coverage estimates are based on what we believe are sound assumptions, they are only estimates. It's possible that the new limits may not provide sufficient coverage in the event of a loss. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual cost of your home's contents.

If you are unsure whether this coverage limit increase is adequate, please call your Allstate representative. Together, we can help you determine the coverage limits that are right for you.

We truly appreciate your continued business, and we want to help you in any way we can with your insurance. Thank you.

X67683

Policy Number: 9 11 795941 03/30
For Premium Period Beginning: Mar. 30, 2013

Your Agent: Kraft-Thomson Agcy (847) 368-8500

Policy Endorsement

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

Amendatory Endorsement — AP4813

In the **General** section, the **Loss Reduction And Other Items** provision is added:

Loss Reduction And Other Items

From time to time and at our sole discretion:

1. **we** may provide **you**, or allow others to provide **you**, with:
 - a) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or other things of value designed to help **you** or other persons insured under this policy manage the risks **you** or they face, including, but not limited to, loss reduction or safety-related items; or
 - b) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or things of any other type that **we** think may be of value to **you** or someone else insured under this policy.
2. **we** may make, or allow others to make, one or more of the following: charitable contributions, donations, or gifts.

These items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, charitable contributions, donations, gifts, or other things of value may be provided in any form, including, but not limited to, redemption codes, coupons, vouchers, and gift cards.

All other policy terms and conditions apply.

9/6/2012

PROP *010001213011753021491010*

MCD21-3



Page 1