



Morales & Siemienas
5717 N Milwaukee Ave
Chicago IL 60646



ANNA LUANGXAYSANA
ANTHONY NGUYEN
5128 W HENDERSON ST
CHICAGO IL 60641-5742

Information as of July 29, 2024

Policyholder(s)

Page 1 of 2

Anna Luangxaysana

Policy number

811 828 559

Your Allstate agency is

Morales & Siemienas

(773) 774-9664

JAIMEMORALES1@allstate.com



Scan or visit
allstate.com/forms
to access the
Policy Contract.

Here's a Copy of Your Current Policy Declarations

We've enclosed your Allstate Vehicle and Property Insurance Company House & Home Policy Declarations—which lists your coverages, coverage limits, premiums and any discounts you're receiving.

Please give me a call at (773) 774-9664 if you have any questions. It's my job to make sure you're in good hands.

NP206



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 amended package



Policy Declarations*
The Policy Declarations lists policy details, such as your property details 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

* 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.

Amended House & Home Policy Declarations

Your policy effective date is May 22, 2024



Total Premium for the Policy Period

| | |
|------------------------------|------------|
| Premium for property insured | \$1,783.07 |
| Total | \$1,783.07 |

Discounts (included in your total premium)

| | | | |
|------------------------|------------|---------------|----------|
| Multiple Policy | \$313.75 | Claim Free | \$163.45 |
| Allstate Easy Pay Plan | \$68.08 | Early Signing | \$100.62 |
| Responsible Payment | \$356.10 | Welcome | \$143.86 |
| Total discount savings | \$1,145.86 | | |

Insured property details*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182-1) for additional coverage information. Contact us if you have any changes.

Location of property insured: 5128 W Henderson St, Chicago, IL 60641-5742

Location zone: N4194076W08775829

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 1979; 3 families; 2300 sq. ft.; 3 stories

Foundation:

Slab at grade, 100%

Detached structure:

One 2-car detached garage

Interior details:

Three builders grade kitchens
Three builders grade full baths
Two softwood straight staircases

Exterior wall type:

100% aluminum siding

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

Standard wood sash with glass, 100%
Two exterior wood doors
Interior wall height - 8 ft, 100%

Information as of July 29, 2024

Summary

Named Insured(s)
Anna Luangxaysana
Mailing address
5128 W Henderson St
Chicago IL 60641-5742
Policy number
811 828 559
Your policy provided by
Allstate Vehicle and Property Insurance Company
Policy period
Beginning May 22, 2024 through May 22, 2025 at 12:01 a.m. standard time
Your Allstate agency is
Morales & Siemienas
5717 N Milwaukee Ave
Chicago IL 60646
(773) 774-9664
JAIMEMORALES1@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.

(continued)



Insured property details* (continued)

Fire protection details:

Fire department subscription - no 1 mile to fire department

Roof surface material type:

- Composition
- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 1 year

Roof geometry - Hip

Mortgagee

SHELLPOINT MORTGAGE SERVICING ISAOA ATIMA
P O Box 7050, Troy, MI 48007-7050
Loan number: 5110333703

Additional Interested Party - None

**This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

Coverage detail for the property insured

| Coverage | Limits of Liability | Applicable Deductible(s) |
|--|---|---|
| Dwelling Protection | \$500,000 | <ul style="list-style-type: none">\$1,000 Windstorm and Hail\$1,000 All other perils |
| Other Structures Protection | \$50,000 | <ul style="list-style-type: none">\$1,000 Windstorm and Hail\$1,000 All other perils |
| Personal Property Protection | \$300,000 | <ul style="list-style-type: none">\$1,000 Windstorm and Hail\$1,000 All other perils |
| Additional Living Expense | Up to 24 months not to exceed \$100,000 | |
| Family Liability Protection | \$300,000 each occurrence | |
| Guest Medical Protection | \$5,000 each person | |
| Building Codes | Not purchased* | |
| Building Structure Reimbursement Extended Limits | Not purchased* | |
| Roof Surfaces Extended Coverage | Included | |
| Water Back-Up | \$5,000 | <ul style="list-style-type: none">\$500 Water Back-Up |
| Extended Premises | Included | |
| Service Lines | \$10,000 | <ul style="list-style-type: none">\$500 Service Lines |



► Other Coverages Not Purchased:

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fair Rental Income*
- Functional Replacement Cost*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Loss Assessments*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

*** This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents

Your House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- House & Home Policy – AVP81
- Extended Premises Amendatory Endorsement – AVP380
- Amendatory Endorsement – AVP381
- Windstorm and Hail Deductible Endorsement – AVP82
- Service Lines Endorsement – AVP571
- Water Back-Up Endorsement – AVP258
- Additional Insureds Endorsement – AVP45
- Roof Surfaces Extended Coverage Endorsement – AVP42
- Depreciation Amendatory Endorsement – AP4970
- Amendment of Policy Provisions – AVP89
- Illinois Amendatory Endorsement – AVP86-3
- Standard Fire Policy – AVP101

Please note: The Policy Contract listed as the first item in this section is not mailed and can be found at allstate.com/forms. You can view your complete Policy Package, including the Policy Contract, on myaccount.allstate.com or request a mailed copy at 1-800 Allstate® (1-800-255-7828). Endorsements to your Policy Contract are only enclosed the first time they apply to your policy and not in subsequent renewal or endorsement packages.

Important payment and other information

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

- The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- Please note: This is not a request for payment.

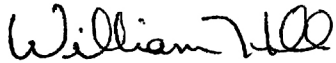
If you have any outstanding or unpaid bills, please pay at least the minimum amount due to assure your policy continues in force. If you have any questions, please contact your agent.



Policy number: **811 828 559**

Policy effective date: May 22, 2024

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



William Hill
President



Christine DeBiase
Secretary

Important notices

Policy number:

811 828 559

Policy effective date:

May 22, 2024

Page 1 of 1



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$497,578.

We based your estimated cost on information provided by you and selected data that was available to us, which is described in the "Insured property details" section of your Policy Declarations. Please review all the information in this section to ensure the accuracy of the information used to determine the estimated replacement cost of your home.

The enclosed Policy Declarations shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Allstate and does not exceed maximum coverage limitations established by Allstate.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on data that was available to us when we made this estimate (this information is described in the "Insured property details" section of your Policy Declarations). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred. Please keep in mind that we do not guarantee the adequacy of the estimate to cover any future loss(es).

How Is the Replacement Cost Estimated?

Many factors can affect the cost to replace your home, including its age, size, and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

Note to Customers Renewing Their Policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Allstate uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor and material rates for your zip code, Allstate takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your

home's characteristics is provided in the "Insured property details" section of your Policy Declarations.

Please note: Your Dwelling information is used to estimate your home replacement cost. It's important to review and update this information so we're using the most accurate details to estimate your home's replacement value.

If the information about your home shown in your Policy Declarations requires any change or if you have any questions or concerns about the information contained in this Important Notice, please contact your Allstate representative, or call us at 1-800-ALLSTATE.

X73182-1



