

Renewal auto policy declarations

Your policy effective date is April 16, 2023



Page 1 of 5

Information as of February 22, 2023

Total Amount Due for the Policy Period

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

| Vehicles covered | Identification Number (VIN) | Premium |
|---------------------------------|-----------------------------|-------------------|
| 2022 Kia Niro | KNDCE3LC8N5502481 | \$878.30 |
| 2015 Kia Optima | 5XXGM4A77FG415605 | 844.60 |
| California Fraud Assessment Fee | | 1.76 |
| Total* | | \$1,724.66 |

*** 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.

Discounts (included in your total premium)

| | | | |
|------------------------|----------------|----------------------|-----------------|
| Anti-theft | \$6.32 | Good Driver (20%) | \$413.00 |
| Multiple Policy | \$86.71 | Distinguished Driver | \$179.49 |
| Total discounts | | | \$685.52 |

Discounts per vehicle

| | | | |
|------------------------|----------|----------------------|-----------------|
| 2022 Kia Niro | | | \$430.05 |
| Anti-theft | \$6.32 | Good Driver (20%) | \$201.86 |
| Multiple Policy | \$42.38 | Distinguished Driver | \$179.49 |
| 2015 Kia Optima | | | \$255.47 |
| Good Driver (20%) | \$211.14 | Multiple Policy | \$44.33 |

Surcharge (included in your total premium)

2015 Kia Optima
* Minor Violation: 05/19/2022

Listed drivers on your policy

Joette Schreyer
Hans Schreyer

Excluded drivers from your policy

None

Summary

Named Insured(s)
Joette G Schreyer, Hans C Schreyer
Mailing address
**1719 Carmelita Ln
LA Grange CA 95329-9791**
Policy number
999 603 538

Your policy provided by
Allstate Northbrook Indemnity Company
Policy period
Beginning **April 16, 2023** through
October 16, 2023 at 12:01 a.m. standard time
Your Allstate agency is
Giuliano Ins Agency
1508 Coffee Rd, #G
Modesto CA 95355
(209) 578-1059
TracyGiuliano@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.



Renewal auto policy declarations

Policy number:

999 603 538

Policy effective date:

April 16, 2023

Additional interested party

A Certificate of Insurance was sent to:

Kw Sierra Foothills

8 S Washington St

Sonora, CA 95370-4710

Renewal auto policy declarations

Policy number:

999 603 538

Policy effective date:

April 16, 2023

Page 3 of 5



Allstate.

Coverage detail for 2022 Kia Niro

| Coverage | Limits | Deductible | Premium |
|---|--|----------------|-----------------|
| Automobile Liability Insurance | | Not applicable | \$272.70 |
| ▪ Bodily Injury | \$100,000 each person \$300,000 each occurrence | | |
| ▪ Property Damage | \$100,000 each occurrence | | |
| Auto Collision Insurance | Actual cash value | \$250 | \$398.45 |
| Waiver of deductible applies | | | |
| Auto Comprehensive Insurance | Actual cash value | \$0 | \$120.12 |
| Rental Reimbursement | Not purchased* | | |
| Towing and Labor Costs | Not purchased* | | |
| Uninsured Motorists Insurance for Bodily Injury | \$100,000 each person \$300,000 each accident | Not applicable | \$87.03 |
| Automobile Medical Payments | Not purchased* | | |
| Coordinated Medical Protection | Not purchased* | | |
| Sound System | Not purchased* | | |
| Tape | Not purchased* | | |
| Total premium for 2022 Kia Niro | | | \$878.30 |

* 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 KNDCE3LC8N5502481

Lienholder

Kia Motors Finance

Rating information

Your premium is determined based on certain information, including the following:

Interested party

Kia Motors Finance

- This vehicle is driven 3-9 miles to work/school, married person licensed 41 years.

Allstate uses mileage information as one factor to help determine your premium amount.

Important Note: The annual mileage figure applicable to this vehicle for the expiring policy period was: 7,000 - 7,499. The annual mileage figure applicable to this vehicle for the current policy period is: 8,000 - 8,499.

The required odometer information to calculate your annual mileage for the current policy period was not provided, was illegible, could not be obtained or the most recent odometer reading we received was less than a previous reading.

If any of the information shown above is incorrect, missing or changes in the future, please contact your Allstate representative. Please keep in mind that a change in any of the information may result in an adjustment to your premium.



Renewal auto policy declarations
Policy number: **999 603 538**
Policy effective date: April 16, 2023

Coverage detail for 2015 Kia Optima

| Coverage | Limits | Deductible | Premium |
|---|--|----------------|-----------------|
| Automobile Liability Insurance | | Not applicable | \$266.07 |
| ▪ Bodily Injury | \$100,000 each person \$300,000 each occurrence | | |
| ▪ Property Damage | \$100,000 each occurrence | | |
| Auto Collision Insurance | Actual cash value | \$250 | \$367.30 |
| Waiver of deductible applies | | | |
| Auto Comprehensive Insurance | Actual cash value | \$0 | \$113.48 |
| Rental Reimbursement | Not purchased* | | |
| Towing and Labor Costs | Not purchased* | | |
| Uninsured Motorists Insurance for Bodily Injury | \$100,000 each person \$300,000 each accident | Not applicable | \$97.75 |
| Automobile Medical Payments | Not purchased* | | |
| Coordinated Medical Protection | Not purchased* | | |
| Sound System | Not purchased* | | |
| Tape | Not purchased* | | |
| Total premium for 2015 Kia Optima | | | \$844.60 |

* 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 5XXGM4A77FG415605

Rating information

Your premium is determined based on certain information, including the following:

- This vehicle is driven 3-9 miles to work/school, married person licensed 42 years.

Allstate uses mileage information as one factor to help determine your premium amount.

Important Note: The annual mileage figure applicable to this vehicle for the expiring policy period was: 8,000 - 8,499. The annual mileage figure applicable to this vehicle for the current policy period is: 9,000 - 9,499.

The required odometer information to calculate your annual mileage for the current policy period was not provided, was illegible, could not be obtained or the most recent odometer reading we received was less than a previous reading.

If any of the information shown above is incorrect, missing or changes in the future, please contact your Allstate representative. Please keep in mind that a change in any of the information may result in an adjustment to your premium.

Additional coverages

| | |
|---|----------------|
| Automobile Death Indemnity Insurance | Not purchased* |
| Automobile Disability Income Protection | Not purchased* |

(continued)

Renewal auto policy declarations
Policy number: **999 603 538**
Policy effective date: April 16, 2023

Page 5 of 5



Identity Theft Expenses

Not purchased*

** 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.*

Your policy documents

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

- Allstate Automobile Policy – AU104-3
- Additional Interest Endorsement (Notice of Policy Cancellation or Change) – AU2334
- Amendment of Policy Provisions – AU14626-1
- California Paperless Disclosure – AU14943
- California Amendatory Endorsement – AU14629-3

Important payment and coverage information

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

► Your rate is lower because you are insuring multiple cars.

► Your bill will be sent to you in a separate mailing and will list any payment option(s) available to you. If you are eligible to pay your premium in installments, your first bill will reflect your available payment options, including the option to pay in full or to pay in monthly installments. Please note that any amounts payable for the first renewal bill will not include an installment fee (unless you have an unpaid balance from a previous policy period, in which case the Minimum Amount Due will include an installment fee, or unless you are participating in the Allstate Easy Pay Plan). The following applies to installment payments made after your first renewal bill.

If you decide to pay your premium in installments, there will be a \$3.50 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 \$21.00.

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 Northbrook Indemnity Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.

Phil Telgenhoff
President

Susan L. Lees
Secretary

