

Stuman Agency
8170 Gadsden HY 100
Trussville AL 35173

Information as of December 21, 2018

Policyholder(s) Page **1** of 2

Benjamin and Teresa Patterson

Policy number

810 091 329

Your Allstate agency is

Stuman Agency

(205) 508-3408

CindyStuman@allstate.com



BENJAMIN AND TERESA
PATTERSON
PO BOX 311
PINSON AL 35126-0311

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 12/20/2018.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (205) 508-3408 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Stuman Agency
Your Allstate Agent

EP27-2



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 or by calling 1-800-ALLSTATE (1-800-255-7828). Para español, llamar al 1-800-979-4285. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule.

☐ **What if I have questions?**

You can either contact your Allstate Agent or call us 24/7 at 1-800-ALLSTATE (1-800-255-7828) – para español, llamar al 1-800-979-4285 – with questions about your coverage, or to update your coverages, limits, or deductibles. Or visit us online at allstate.com.

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 September 1, 2018



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Total Premium for the Policy Period

Premium for property insured	
Tropical Cyclone	\$58.86
Windstorm and Hail	\$568.71
All other perils	\$1,054.03
Total	\$1,679.42

Discounts (included in your total premium)

Protective Device	\$49.60	Multiple Policy	\$262.83
Claim Free	\$245.36	Loyalty	\$164.47
Total discount savings*	\$723.23		

*Any discounts of \$5 or less are not listed above but are included in the total discount savings number.

Insured property details*

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

Location of property insured: 7484 Old Dixiana Rd, Pinson, AL 35126-2770

Dwelling Style:

Built in 2001; 1 family; 1999 sq. ft.; 1 story

Foundation:

Slab at grade, 100%

Attached structure:

One 2-car attached garage

Interior details:

One basic kitchen
Two basic full baths
One single fireplace

Exterior wall type:

100% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Gas hot air heating, 100%
Central air - same ducts, 100%

Additional details:

Information as of December 21, 2018

Summary

Named Insured(s)
Benjamin and Teresa Patterson

Mailing address
P O Box 311
Pinson AL 35126-0311

Policy number
810 091 329

Your policy provided by
Allstate Vehicle and Property Insurance Company

Policy period
Beginning **September 1, 2018** through
September 1, 2019 at 12:01 a.m. standard time

Your Allstate agency is
Stuman Agency
8170 Gadsden HY 100
Trussville AL 35173
(205) 508-3408
CindyStuman@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)

AL070AMD



Policy number: **810 091 329**

Policy effective date: September 1, 2018

Insured property details* (continued)

Interior wall height - 8 ft, 100%

Fire protection details:

Fire department subscription - no 3 miles to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 17 years

Roof geometry - Hip

Reminder about your Roof Surface Coverage:

Your policy provides coverage for your roof surface as described in the Roof Surfaces Endorsement, which states that we will pay for covered windstorm and/or hail damage to your roof surface according to the Roof Surfaces Payment Schedule included on the endorsement.

Because your Composition roof is 17 years old, the percent of roof surface replacement cost currently covered for windstorm or hail damage is: 49%.

Mortgagees (listed in order of precedence)

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 400372553

HOMETOWN BANK OF ALABAMA

P O Box 397, Oneonta, AL 35121-0022

Loan number: NONE

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	\$218,603	<ul style="list-style-type: none"> \$2,186 Tropical Cyclone \$2,186 Windstorm and Hail \$1,000 All other perils
Other Structures Protection	\$21,861	<ul style="list-style-type: none"> \$2,186 Tropical Cyclone \$2,186 Windstorm and Hail \$1,000 All other perils
Personal Property Protection	\$163,953	<ul style="list-style-type: none"> \$2,186 Tropical Cyclone \$2,186 Windstorm and Hail \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$54,651	

Family Liability Protection	\$100,000 each occurrence
Guest Medical Protection	\$1,000 each person
Building Codes	Not purchased*
Building Structure Reimbursement Extended Limits	Not purchased*
Roof Surfaces Extended Coverage	Not purchased*
Water Back-Up	Not purchased*

► **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*
- Extended Premises*
- Fair Rental Income*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Loss Assessments*
- Secondary Residence*
- Select Value*
- Select Value*
- Select Value with Roof Surfaces Extended Coverage*
- 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
- Amending Endorsement - AVP381
- Windstorm and Hail Deductible Endorsement - AVP82
- Amending Endorsement - AP4813
- Roof Surfaces Endorsement - AVP247
- Alabama Amending Endorsement - AVP207-1
- Tropical Cyclone Deductible Endorsement - AVP208-1

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.

(continued)



Policy number: **810 091 329**

Policy effective date: September 1, 2018

Important payment and other information (continued)

- Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled bill which will be mailed separately.

In the meantime, 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.

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



Julie Parsons
President



Susan L. Lees
Secretary

Important notices

Policy number:

810 091 329

Policy effective date:

September 1, 2018

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Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$218,603.

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.

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

Your Property Policy Includes a Tropical Cyclone Deductible and a Windstorm and Hail Deductible

The following is a summary of the Tropical Cyclone and Windstorm and Hail Deductibles. Please note that this is only a summary and is not a part of your policy. For detailed information about the coverage provided by your policy, please read the policy, including the Policy Declarations, the Tropical Cyclone Deductible Endorsement, the Windstorm and Hail Deductible Endorsement and any other applicable endorsements. If you have any questions regarding the Tropical Cyclone Deductible, the Windstorm and Hail Deductible, the deductible options available to you or your insurance coverage in general, please contact your Allstate representative.

When does the "Tropical Cyclone Deductible" apply?

The Tropical Cyclone Deductible is a separate deductible that applies in the event of covered loss "caused by tropical cyclone or by any object(s) driven by tropical cyclone."

For the purpose of the Tropical Cyclone Deductible, we've defined "tropical cyclone" as "a hurricane, a tropical storm, or any wind, hail, rain, snow, or sleet accompanying a hurricane or a tropical storm."

If another deductible applicable to the loss exceeds the Tropical Cyclone Deductible, the greater deductible will apply. "Please refer to the Tropical Cyclone Deductible Endorsement for other applicable definitions and provisions."

When does the "Windstorm and Hail Deductible" apply?

The Windstorm and Hail Deductible is a separate deductible that applies for sudden and accidental direct physical loss caused by windstorm or hail to covered property when the



Tropical Cyclone Deductible does not apply. This is the total amount of deductible for any one loss due to windstorm or hail.

If another deductible applicable to the loss exceeds the Windstorm and Hail Deductible, the greater deductible will apply. *"Please refer to the Windstorm and Hail Deductible Endorsement for other applicable definitions and provisions."*

What are the amounts of the "Tropical Cyclone Deductible" and "Windstorm and Hail Deductible" and how are they calculated?

Your Tropical Cyclone Deductible and Windstorm and Hail Deductible amounts appear on the enclosed Policy Declarations. When the Tropical Cyclone Deductible or Windstorm and Hail Deductible applies, we will pay for a covered loss only when the amount of that loss exceeds that deductible amount shown on the Policy Declarations (subject to applicable policy terms, conditions, limitations and exclusions). We will then pay only the excess amount.

The following example illustrates how the Tropical Cyclone Deductible and the Windstorm and Hail Deductible are calculated when percentage deductibles are applicable. The amounts of your Tropical Cyclone Deductible and Windstorm and Hail Deductible would be based upon a percentage of your Dwelling Protection coverage limit. If your Dwelling Protection coverage limit is \$100,000 and you have a 5% Tropical Cyclone Deductible or Windstorm and Hail Deductible, your Tropical Cyclone Deductible or Windstorm and Hail Deductible amount would be \$5,000 ($.05 \times \$100,000$). If the covered loss is not caused by a tropical cyclone or wind or hail, the All Other Peril Deductible listed on your Policy Declarations will apply.

You may have the option to reduce your policy premium by choosing a higher deductible. Please keep in mind that if you choose a higher deductible, your premium may decrease, however, the amount we pay you for a covered loss will be less when the deductible applies. Your Allstate representative can discuss your options with you.

Further details regarding these deductibles can be found in the Tropical Cyclone Deductible Endorsement and the Windstorm and Hail Deductible Endorsement. Again, if you have any questions regarding the Tropical Cyclone Deductible, the Windstorm and Hail Deductible, the deductible options available to you or your insurance coverage in general, please contact your Allstate representative.

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