

# Policy Declarations

Your policy effective date is October 19, 2024

## How much am I paying?

This is the total for your 6-month policy period:

2024 Kia K5	\$3,033.41
Texas Recoupment Fee - Rural Volunteer Fire Department Assistance Program	\$0.26
Texas Motor Vehicle Crime Prevention Authority Fee**	\$2.50
Installment fees*	\$8.75
<b>Total</b>	<b>\$3,044.92</b>

*\*If you pay in installments, a fee of \$1.75 will apply to each payment unless your current payment method is changed. For example, if you pay your bill in five separate payment(s), then the total amount of your installment fees during this policy period will be \$8.75.*

*\*\*By law, this fee funds the Texas Motor Vehicle Crime Prevention Authority. See the document titled Texas Motor Vehicle Crime Prevention Authority pass-through fee.*

## What impacts my price?

We use a variety of information about you and your vehicles when setting your price. In addition, the coverages, limits and deductibles you choose and the discounts and surcharges you qualify for influence your price.

### Discounts

- Safe Driver

### Surcharges

- Chargeable Accident
- Accident on November 26, 2021

## Who is covered?

Let us know if a licensed driver in your household, or a guest staying in your home for an extended period, is not listed under Listed drivers or Excluded drivers.

### Listed drivers on your policy

- Kendall Ramos - Single, 21 years old
- Tyrell Randolph JR - Single, 21 years old

### Excluded drivers from your policy

None



Information as of October 18, 2024

## Summary

**Named Insured(s)**  
Kendall Ramos

**Policy number**  
975 240 977

**Contact information**  
15022 VANCE JACKSON RD  
Apt 16302  
SAN ANTONIO, TX 78249-4668  
KENDALLRAMOS03@GMAIL.COM

**Policy period**  
Effective Date: October 19, 2024  
Coverage begins on October 18, 2024  
at 6:26:45 a.m. CST  
Expiration Date: April 19, 2025

**Your policy is written by**  
Allstate North American Insurance  
Company

**You can reach us at**  
allstate.com/help and the  
Allstate® mobile app

## Let us know if anything is not correct!

This Policy Declarations shows the coverages you have chosen, and the information displayed is used in the rating of your policy. Please notify us immediately if any information is incorrect or if coverages are missing. We will make corrections once you notify us, and any rate adjustments will be made on a going forward basis.

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What does my policy cover?

- You've indicated you don't plan to participate in Drivewise®. If you are a safe driver, you could be saving more if you activate Drivewise which provides savings just for participating. The way you drive would then play a role in the price you pay at renewal. If you change your mind, simply tap on Drivewise and complete setup in the Allstate® mobile app.

2024 Kia K5  
(VIN: 5XXG14J22RG251116) Vehicle Type: Auto

Coverages	Limits <i>What Allstate pays</i>	Deductible <i>What you pay</i>	Premium <i>Cost for 6-month policy period</i>
Coverage for when you're at fault			
Liability Insurance - Bodily Injury	\$30,000 each person \$60,000 each accident	Not applicable	\$551.44
Liability Insurance - Property Damage	\$25,000 each accident	Not applicable	\$315.45

Coverage for you and your vehicle

Collision Insurance	Actual cash value	\$1,000	\$1,276.96
Comprehensive Insurance	Actual cash value	\$1,000	\$547.07
Replacement Protection	Applies to this vehicle	Not applicable	\$85.66
Custom Equipment	\$1,000	Not applicable	Included
Personal Effects	\$250	Not applicable	Included
Transportation Expense	Not purchased*		
Personal Injury Protection Benefits			\$53.67
(Please see the Personal Injury Protection section below for complete coverage, limits and deductibles)			
Uninsured Motorists Insurance - Bodily Injury	\$30,000 each person \$60,000 each accident	Not applicable	\$159.17
(Includes Underinsured Motorists Insurance)			
Uninsured Motorists Insurance - Property Damage	\$25,000 each accident	\$250	\$43.99

(continued)

Policy Declarations

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What does my policy cover? (continued)

2024 Kia K5  
(VIN: 5XXG14J22RG251116) continued

Coverages	Limits <i>What Allstate pays</i>	Deductible <i>What you pay</i>	Premium <i>Cost for 6-month policy period</i>
<i>(Includes Underinsured Motorists Insurance)</i>			
Medical Payments	Not purchased*		
Total premium for 2024 Kia K5			\$3,033.41

\*This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact us anytime through [allstate.com/help](https://allstate.com/help) and the Allstate® mobile app to view available coverage options and other products and services that can help protect you.

Vehicle features

- Accident Forgiveness

Lienholder(s)

KIA FINANCE (RETAIL)

Rating Information

- Information on the mileage driven by this vehicle is unavailable

Garaging location

15022 VANCE JACKSON RD  
Apt 16302  
SAN ANTONIO, TX 78249-4668

Personal Injury Protection

The following is a description of Personal Injury Protection for these vehicles. All coverage under Personal Injury Protection is subject to sublimits and other limitations specified in the policy.

- 2024 Kia K5

Coverages	Limits <i>What Allstate pays</i>	Deductible <i>What you pay</i>
Aggregate total	\$2,500 each person	Not applicable
Medical Expenses	Included	
Wage Loss	Included	
Loss of Services	Included	
Funeral Expenses	Included	

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Your policy documents

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

- General Provisions - MV-Gen-TX (10/22)
- Liability Insurance - Bodily Injury, Property Damage - MV-Liab-TX (10/22)
- Collision Insurance - MV-Coll (07/20)
- Comprehensive Insurance - MV-Comp (07/20)
- Replacement Protection - MV-Rep-TX (10/22)
- Protection Against Loss To The Vehicle - Conditions - MV-PDCon-TX (10/22)
- Personal Injury Protection - MV-PIP-TX (10/22)
- Uninsured Motorists Insurance - Bodily Injury - MV-UMBI-TX (10/22)
- Uninsured Motorists Insurance - Property Damage - MV-UMPD-TX (10/22)
- Uninsured Motorists Insurance - Conditions - MV-UMCon-TX (10/22)

Important payment and coverage information

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

- ▶ Get rewarded for your everyday safe driving by participating in Drivewise®. Simply download the Allstate® mobile app and make sure Drivewise is active. You'll get a higher savings if all operators on your policy are participating. Additionally, at each renewal your updated driving behavior will be used to personalize your auto insurance price.
- ▶ A Certificate of Insurance was sent to:  
KIA FINANCE (RETAIL) P O BOX 1868, ALPHARETTA GA 30023