

Allstate. Personalized Insurance ProposalSM

Drew Scott

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PREPARED FOR

Wesley Hedrick

135 DURHAM RD, EASLEY, SC 29640



PREPARED BY

Drew Scott

ALLSTATE AGENT

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Thank you for contacting Allstate! Our agency created this Personalized Insurance Proposal, customized just for you. You'll find the quote you requested for Homeowners insurance.

I'm also including additional options to better protect you and your household. We look forward to working with you!

Features and Options for You

Claim RateGuard® -

Accidents happen.
That's why you have home insurance. With Claim RateGuard, your home insurance won't go up just because you file a claim.

Claim-Free Rewards -

Saves you money when you switch to Allstate without any recent claims on your home. Plus, get money back every year you go without a claim.

Multi-Policy Discount - Put everything in Good Hands.
Bundle and save with our
Multi-Policy Discount.

Digital Locker® - Create and organize an inventory of your home's items and have it readily available should you need to make a claim.

Your Payment Options **

Your Homeowners Coverage - 103 Fawnbrook Dr, Greer, SC 29650

\$988 ^{75*}

OR

\$0 00*

OR

\$86 ^{40*} / month

Full Pay

Easy Pay

Direct Bill

^{*}Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

^{**}Your payment options after minimum down payment.



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HOMEOWNERS COVERAGE	COVERAGE LIMITS	PREMIUM
Dwelling Protection	\$212,052	\$981.57
Family Liability Protection	\$100,000 each occurrence	Included
Guest Medical Protection	\$1,000 each person	Included
Personal Property	\$159,039	\$4.23
Other Structures Protection	\$21,206	Included
Wind and Hail	Selected	Included
Building Structure Reimbursement Extended Limits	Selected	Included
Roof Surfaces Extended Coverage	Selected	Included
Additional Living Expense Up to 24 months not to exceed	\$53,013	\$2.95
Building Codes Coverage	Not selected/Not applicable	
Loss Assessments	Not selected/Not applicable	
Extended Coverage on Jewelry, Watches and Furs	Not selected/Not applicable	
Identity Theft Expenses	Not selected/Not applicable	
Water Backup	Not selected/Not applicable	
DEDUCTIBLES		
All Peril Deductible		\$2,000.00
Tropical Cyclone Deductible		\$2,500.00
Wind and Hail Deductible		\$2,121.00
SURCHARGES		
Claim Surcharge		\$152.16
	Estimated Total	\$988.75
	12-Month Premium*	

Prepared by: **Drew Scott** Control Number: 078193503932742 Pages: 2 of 5

12/16/2019 Proposal Date:

Prepared for Wesley Hedrick

^{*}Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

This proposal does not contain all possible coverage options and is only intended to highlight some of your coverage options. Please contact my agency to further discuss all of the additional coverage options which may be available.

Discounts Applied

HOMEOWNERS DISCOUNTS - 103 FAWNBROOK DR, **GREER, SC 29650**

Total Discounts Applied	\$424.28
Claim Free Discount	\$16.08
Welcome Discount	\$96.05
Responsible Payment Discount	\$251.48
Protective Device Discount	\$15.17
Home Buyer Discount	\$27.87
Early Signing Discount	\$17.63

Additional Protection Option



TrueFit[®] Life Insurance

This lets you pay for the protection you need, when you need it. So you can choose to protect your mortgage while you still have a balance, but let it go once you've paid it off. It helps keep costs down

COVERAGE AMOUNT	\$200,000
MONTHLY PAYMENT	\$41.80-\$69.61
RANGE	



Call me to get your coverage started today.



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Understanding Coverage Choices

Below are general descriptions of types of insurance coverages. You'll want to consult your policy for terms, conditions and limits of your own insurance coverages.

Homeowners Insurance

Dwelling Protection - Covers the home you live in and other structures attached to it such as a garage, porch or deck.

Family Liability Protection - Can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.

Guest Medical Protection - Can help pay for reasonable and necessary medical expenses if a guest is injured in an accident in your residence.

Personal Property - Safeguards the possessions inside your house, such as furniture, bicycle, stereo and more.

Other Structures Protection - Covers other buildings on your property that are separate from your home such as a stand-alone garage or a shed.

Additional Living Expense Up to 24 months not to exceed - Can help by reimbursing you for reasonable increases in living expenses when a loss Allstate covers makes your residence uninhabitable. This may include payments for the cost of a hotel, food and other expenses.

Building Codes Coverage - Covers increased costs due to the enforcement of any building codes, ordinances or laws regulating construction, maintenance or demolition of your home. This only applies to repairs or reconstruction required after a covered loss.

Loss Assessments - Coverage for home owner association assessments for a covered loss to commonly owned property.

Extended Coverage on Jewelry, Watches and Furs -Extends coverage for jewelry, watches and furs.

Identity Theft Expenses - Allstate's Identity Restoration Coverage provides high-quality fraud assistance, handling everything from proactive fraud alerts to inquiries from creditors. The moment you contact us, a personal fraud specialist will help lock down your personal info and help repair any damage to your identity.

Water Backup - Covers damages when your drain backs up or sump pump breaks.

Your Disclaimers

Your quote is not a contract or binder of insurance. Quote is based on information you provided and/or assumptions we made about you including good credit history (where permitted), clean driving record and no prior insurance claims. Actual premium may vary based on data obtained from other sources, your coverage selections and the date coverage becomes effective. All products, coverages and discounts subject to terms, qualifications and availability. Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, and Allstate Property and Casualty Insurance Company: Northbrook, IL. Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ; Allstate County Mutual Insurance Company: Irving, TX.

Rates shown are monthly, effective as of the date of this proposal and are based on a Male, age 40, Preferred thru Standard Non-Tobacco rates.

Allstate TrueFit® is a term life insurance to age 95 policy issued by Allstate Assurance Company, 3075 Sanders Rd., Northbrook IL 60062 with contract series ICC14AC1/AC14-1; in New York, issued by Allstate Life Insurance Company of New York, Hauppauge, NY, with contract series NYLU818. The premiums will be the same for the level term period selected. Beginning with



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the anniversary following the level term period, the company reserves the right to change premium rates each policy year, but rates cannot be more than the maximum guaranteed amounts stated in the policy. Your rate may be higher. Rates quoted are subject to change and are set at the company's sole discretion. Further underwriting restrictions may apply. Other face amounts and guaranteed premium terms are available but will have different rates than those shown here. Premium may be paid annually, semi-annually, quarterly or monthly; premium paid may differ based on payment mode selected. A medical exam may be required depending on age, health or amount of coverage requested.

All guarantees subject to claims-paying ability of issuing insurer. Policy issuance is subject to availability and qualifications. This policy has exclusions, limitations and terms that may affect coverage, renewal, cancellation, termination or other contractual rights and benefits.