



Renewal Renters Policy Declarations

Your policy effective date is January 6, 2024



Total Premium for the Premium Period (Your bill will be mailed separately)

Premium for property insured \$345.00

Total	\$345.00
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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).

Location of property insured

435 W 31st St Apt 29L, New York, NY 10001-4673

Rating Information

The dwelling is of frame construction and is occupied by 1 family

Additional Interested Party:

The Eugene  
PO Box 38267, Albany, NY 12203-8267

Information as of November 13, 2023

Summary

Named Insured(s)  
Joshua N Arnold  
Mailing address  
435 W 31st St Apt 29L  
New York NY 10001-4673

Policy number  
983 085 312

Your policy provided by  
Allstate Indemnity Company

Policy period  
Begins on January 6, 2024 at 12:01 A.M.  
standard time, with no fixed date of  
expiration

Premium period  
Beginning January 6, 2024 through  
January 6, 2025 at 12:01 A.M. standard  
time

Your Allstate agency is  
Steve Panagioulakis  
4101B Avenue U  
Brooklyn NY 11234-5119  
(718) 971-9954  
thesteveagency@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.



Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Personal Property Protection - Reimbursement Provision	\$55,000	▪ \$500 All peril
Additional Living Expense	Up to 12 months	
Family Liability Protection	\$500,000 each occurrence	
Guest Medical Protection	\$1,000 each person	

► Other Coverages Not Purchased:

- Business Property Protection\*
- Business Pursuits\*
- Cellular Communication System\*
- Electronic Data Processing Equipment\*
- Extended Coverage on Cameras\*
- Extended Coverage on Jewelry, Watches and Furs\*
- Extended Coverage on Musical Instruments\*
- Extended Coverage on Sports Equipment\*
- Fire Department Charges\*
- Home Day Care\*
- Identity Theft Expenses\*
- Incidental Office, Private School Or Studio\*
- Increased Coverage on Building Improvements\*
- Increased Coverage on Money\*
- Increased Coverage on Securities\*
- Increased Silverware Theft Limit\*
- Lock Replacement\*
- Optional Protection for Mold\*
- Waterbed Liability\*

**\* 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 Renters policy consists of the Policy Declarations and the following documents. Please keep them together.

- Renters Policy - AP913
- Depreciation Amendatory Endorsement - AP4990
- New York Amendatory Endorsement - AP1360
- New York Amendment Of Policy Provisions - AP1948
- Amendment of Policy Provisions- AP4995
- New York Amendatory Endorsement Renters Policy - AP4680
- Declarations Supplement Page (New York) - AU233-1
- Off Premises Theft Endorsement - AU9010-1
- Amendment Of Policy Provisions - AP521

Important payment and coverage information

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

- Coverage C - Personal Property Protection includes an approximate increase of \$5,000 due to the Property Insurance Adjustment provision using the Marshall Swift Boeckh Publications personal property cost estimating index.
- Please note: This is not a request for payment. Your bill will be mailed separately.