

Information as of August 23, 2021

Policyholder(s)

Page **1** of 2

**Joel Rogers**

Policy number

[REDACTED]

Your Allstate agency is

[REDACTED]



JOEL ROGERS

[REDACTED]

## Here's a Copy of Your Current Policy Declarations



[REDACTED]



## 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/support](https://www.allstate.com/support) or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1-800-979-4285.
- ☐ **What if I have questions?**  
Visit [Allstate.com/support](https://www.allstate.com/support) to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, llamar al 1-800-979-4285.

## 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](https://www.allstate.com/madesimple)  
[Espanol.allstate.com/facildeentender](https://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 June 30, 2021



Page 1 of 3

## Total Premium for the Policy Period

Premium for property insured \$1,085.19

<b>Total</b>	<b>\$1,085.19</b>
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## Discounts (included in your total premium)

Protective Device	\$29.05	Multiple Policy	\$382.61
Home Buyer	\$40.73	Early Signing	\$78.86
Loyalty	\$50.25	Responsible Payment	\$355.91
Welcome	\$50.25		

<b>Total discount savings</b>	<b>\$987.66</b>
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## Insured property details\*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182-1) for additional coverage information. Contact us if you have any changes.

**Location of property insured:** [REDACTED]

### Dwelling Style:

Built in 1901; 2 families; 2416 sq. ft.; 2 stories

### Foundation:

Below grade basement, 100%

### Detached structure:

Detached garage, 400 sq. ft.

### Interior details:

Two basic kitchens Two basic full baths

### Exterior wall type:

100% brick on frame

### Interior wall partition:

100% drywall

### Heating and cooling:

Average cost heat & central air conditioning, 100%

### Additional details:

Standard wood sash with glass, 100% Interior wall height - 8 ft, 100%  
Two exterior wood doors

### Fire protection details:

Fire department subscription - no 1 mile to fire department

### Roof surface material type:

Information as of August 23, 2021

## Summary

Named Insured(s)

**Joel Rogers**

Mailing address

[REDACTED]

Policy number

[REDACTED]

Your policy provided by

**Allstate Vehicle and Property Insurance Company**

Policy period

Beginning **June 30, 2021** through **June 30, 2022** at 12:01 a.m. standard time

Your Allstate agency is

**J Browning-Walton**

7123 Montgomery Rd

Cincinnati OH 45236-3824

(513) 370-3765

joycebrowning@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)



Policy number:

[REDACTED]

Policy effective date:

June 30, 2021

**Insured property details\* (continued)**

Composition

- 100% asphalt / fiberglass shingle

**Roof details:**

Predominant roof type: Composition

Age of roof - 10 years

Roof geometry - Gable

**Mortgagee**

U S BANK NATIONAL ASSOCIATION ISAOAC/O U S BANK HOME MORTGAGE

P O Box 961045, Fort Worth, TX 76161-0045

Loan number: 3300491731

**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

<b>Coverage</b>	<b>Limits of Liability</b>	<b>Applicable Deductible(s)</b>
Dwelling Protection	\$304,306	<ul style="list-style-type: none"> <li>▪ \$1,000 Windstorm and Hail</li> <li>▪ \$1,000 All other perils</li> </ul>
Other Structures Protection	\$30,431	<ul style="list-style-type: none"> <li>▪ \$1,000 Windstorm and Hail</li> <li>▪ \$1,000 All other perils</li> </ul>
Personal Property Protection	\$228,230	<ul style="list-style-type: none"> <li>▪ \$1,000 Windstorm and Hail</li> <li>▪ \$1,000 All other perils</li> </ul>
Additional Living Expense	Up to 24 months not to exceed \$121,723	
Family Liability Protection	\$200,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	\$30,431	
Building Structure Reimbursement Extended Limits	<b>Not purchased*</b>	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	<b>Not purchased*</b>	
Extended Premises	Included	

**► Other Coverages Not Purchased:**

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>▪ Additional Fire Department Charges*</li> <li>▪ Building Materials Theft*</li> <li>▪ Dwelling in the Course of Construction*</li> <li>▪ Electronic Data Recovery*</li> <li>▪ Extended Coverage on Cameras*</li> <li>▪ Extended Coverage on Jewelry, Watches and Furs*</li> </ul> | <ul style="list-style-type: none"> <li>▪ Extended Coverage on Musical Instruments*</li> <li>▪ Extended Coverage on Sports Equipment*</li> <li>▪ Fair Rental Income*</li> <li>▪ Golf Cart*</li> <li>▪ Green Improvement*</li> <li>▪ Home Day Care*</li> <li>▪ Identity Theft Expenses*</li> </ul> | <ul style="list-style-type: none"> <li>▪ Increased Coverage on Business Property*</li> <li>▪ Increased Coverage on Theft of Silverware*</li> <li>▪ Loss Assessments*</li> <li>▪ Mine Subsidence*</li> <li>▪ Secondary Residence*</li> <li>▪ Select Value*</li> <li>▪ Yard and Garden*</li> </ul> |
|--|--|--|

**(continued)**

**\* 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.**

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## 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.**

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## 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
- Amendatory Endorsement - AVP381
- Extended Premises Amendatory Endorsement - AVP442
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Depreciation Amendatory Endorsement - AP4970
- Ohio Amendatory Endorsement - AVP103-3

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## 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.
- ▶ Do not pay. Mortgagee has been billed.

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**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:

[REDACTED]

Policy effective date:

June 30, 2021

## Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$304,306.

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.

**Please note: Your Dwelling information is used to estimate your home replacement cost. It's important to review and update this information so we're using the most accurate details to estimate your home's replacement value.**

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.

[REDACTED]

[REDACTED]