



Sengpiehl Ins Grp
100 W O St
Purcellville VA 20132-3008

Information as of October 29, 2020
Policyholder(s) Page 1 of 2
Keith G Johnson

Policy number
998 615 615

Your Allstate agency is
Sengpiehl Ins Grp
(540) 751-2167
JSENGPIEHL@allstate.com



KEITH G JOHNSON
956 BLUE FOX WAY
ARNOLD MD 21012-1860

Thank you for being a loyal Allstate customer—we're happy to have you with us!

Here's your automobile insurance renewal offer for the next six months. I've also included a guide to what's in this package and answers to some common questions.

Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple weeks. Just send your payment by the due date on your bill.

If you're enrolled in the Allstate® Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule.

How to contact us

Give me a call at (540) 751-2167 if you have any questions. It's my job to make sure you're in good hands.

(ed. 2)

Sincerely,

Sengpiehl Ins Grp
Your Allstate Agent

RA719-1

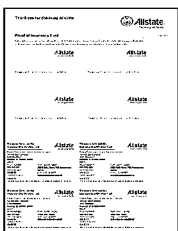


Your Insurance Coverage Checklist

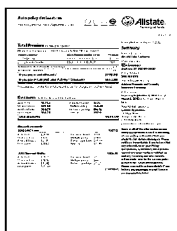
We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

- 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.
- 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.
- 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 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.

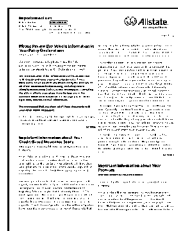
A guide to your renewal package



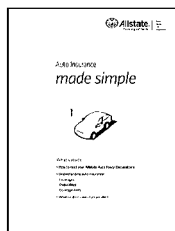
Proof of Insurance ID Cards
Your insurance cards are legally required, so please keep them in your vehicle at all times.



Policy Declarations*
The Policy Declarations lists policy details, such as your specific drivers, vehicles 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.

Thank you for choosing Allstate



Proof of Insurance Card

For your convenience, two insurance cards have been included for each vehicle. State law requires that one of these cards be kept in each vehicle. Please place them in your vehicles by the effective date.



Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.



Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.



Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

IDWV

**West Virginia
Proof of Insurance Card**



Allstate Property and Casualty Insurance Company
PO Box 660598, Dallas, TX 75266-0598
Policyholder
Keith G Johnson
956 Blue Fox Way
Arnold MD 21012-1860

NAIC# 17230

EXCLUDED DRIVER(S):
None

POLICY NUMBER EFFECTIVE DATE YEAR / MAKE / MODEL
998 615 615 **12/02/20** **2006 Dodge Trk Durango**
ISSUE DATE EXPIRATION DATE VEHICLE ID NUMBER
10/29/20 **06/02/21** **1D4HB38N06F163609**

The insured's liability insurance meets the requirements of §17D-4-2.

**West Virginia
Proof of Insurance Card**



Allstate Property and Casualty Insurance Company
PO Box 660598, Dallas, TX 75266-0598
Policyholder
Keith G Johnson
956 Blue Fox Way
Arnold MD 21012-1860

NAIC# 17230

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Please use the printed Insurance Cards below.

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If you have an accident or loss:

- Get medical attention if needed.
- Notify the police immediately.
- Obtain names, addresses, phone numbers (work & home) and license plate numbers of all persons involved, including passengers and witnesses.
- Call 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your Allstate agent or broker as soon as possible.

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100 W O St
Purcellville, VA 20132-3008

Renewal auto policy declarations

Your policy effective date is December 2, 2020

Platinum Gold Standard Value Plan



Allstate
You're in good hands.

Information as of October 29, 2020

Total Premium for the Policy Period

Please review your insured vehicle and verify its VIN is correct.

Vehicle covered	Identification Number (VIN)	Premium
2006 Dodge Trk Durango	1D4HB38N06F163609	\$406.64
West Virginia Fire and Casualty Premium Surcharge		2.24
Additional coverages		

If you pay in installments*	\$408.88
If you pay in full (includes FullPay® Discount)	\$373.42

* 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).

Discounts (included in your total premium)

Allstate Easy Pay Plan	\$14.79	Safe Driving Club®	\$90.55
Responsible Payer	\$40.44	Early Signing	\$38.32
Antilock Brakes	\$31.23	Electronic Stability Control	\$13.28

Total discounts \$228.61

Policy discounts \$184.10

Allstate Easy Pay Plan	\$14.79	Responsible Payer	\$40.44
Safe Driving Club®	\$90.55	Early Signing	\$38.32

2006 Dodge Trk Durango discounts \$44.51

Antilock Brakes	\$31.23	Electronic Stability Control	\$13.28
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Listed driver on your policy*

Keith Johnson - Widower male driver, age 76, Safe Driving Club

*Are there licensed drivers not listed above who either reside in your household (even if temporarily away from home) or are guests staying in your home for more than 185 days? If so, please contact us. Even if you have purchased coverage for loss to your auto, trailer or travel-trailer (for example, Auto Collision Insurance) or other property, there are circumstances in which a loss to that auto, trailer, travel-trailer or other property might not be covered by this policy simply because the auto was being operated by one of those unlisted drivers at the time of the loss. Details regarding this, and details regarding your policy's exclusion of any drivers listed below, can be found in your policy documents.

Summary

Named Insured(s)
Keith G Johnson
Mailing address
**956 Blue Fox Way
Arnold MD 21012-1860**
Policy number
998 615 615

Your policy provided by
Allstate Property and Casualty Insurance Company
Policy period
Beginning **December 2, 2020** through
June 2, 2021 at 12:01 a.m. standard time
Your Allstate agency is
Sengpiel Ins Grp
100 W O St
Purcellville VA 20132-3008
(540) 751-2167
JSENGPIEHL@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.



Renewal auto policy declarations

Policy number: **998 615 615**

Policy effective date: December 2, 2020

Excluded drivers from your policy

None

Renewal auto policy declarations

Policy number: **998 615 615**

Policy effective date: December 2, 2020

Page 3 of 4



Allstate
You're in good hands.

Coverage detail for 2006 Dodge Trk Durango

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$390.37
▪ Bodily Injury	\$50,000 each person \$100,000 each occurrence		
▪ Property Damage	\$50,000 each occurrence		
Uninsured Motorists Insurance			\$16.27
▪ Bodily Injury	\$50,000 each person \$100,000 each accident	Not applicable	
▪ Property Damage	\$50,000 each accident	\$300	
Auto Collision Insurance	Not purchased*		
Auto Comprehensive Insurance	Not purchased*		
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	Not purchased*		
Transportation Expense	Not purchased*		
Underinsured Motorists Insurance			
▪ Bodily Injury	Not purchased*		
▪ Property Damage	Not purchased*		
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2006 Dodge Trk Durango			\$406.64

* This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your Allstate agent to discuss coverage options and other products and services that can help protect you.

VIN 1D4HB38N06F163609

Rating information

- This vehicle is driven a maximum of 7,500 miles per year, for pleasure

Additional coverage

The following policy coverage is also provided.

Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Total			\$0.00



Renewal auto policy declarations

Page 4 of 4

Policy number: **998 615 615**

Policy effective date: December 2, 2020

Your policy documents

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

- Allstate Auto Policy - ACR1
- Claim Satisfaction Guarantee Amendatory Endorsement - AP4955
- Automobile Death Indemnity Insurance - Coverage CM - ACR4
- WV Amendatory Endorsement - ACR30
- WV Uninsured Motorists Amendatory Endorsement - ACR32
- WV Bundling Benefits Endorsement - ACR33

Allstate Property and Casualty 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: **998 615 615**
Policy effective date: December 2, 2020

Page 1 of 1



Important Information About Your Auto Policy

The enclosed Policy Declarations lists important information about your policy, such as your address, the vehicles you've insured, the vehicle identification numbers (VIN) assigned to your insured vehicles, the drivers insured, and the coverages and coverage limits you've chosen. Your Policy Declarations also lists any discounts and surcharges applied to your policy.

Because much of the information found on your Policy Declarations is used to help us determine your premium, please be sure to review your Policy Declarations carefully each time you receive one. You may want to add coverage, delete coverage or change your coverage limits, or you may want to change the information concerning the vehicles or drivers your policy insures.

Another thing to keep in mind is that you may now qualify for discounts that you were not eligible to receive previously. For instance, Allstate offers discounts for:

- Unmarried young drivers, including students under the age of 25
- Drivers who have completed approved driver training courses
- Drivers who also own a home, townhouse, condominium, or mobilehome

Please contact your Allstate agent for additional information about discount qualifications, as well as other discounts that may be available to you.

Making Changes to Your Policy

If you need to make a change to any of the information listed on your Policy Declarations, please notify your Allstate agent as soon as possible. With a few exceptions, **any changes will be effective as of the date you notify us.**

If you have any questions about this notice, or if you need to update any of the information listed on the enclosed Policy Declarations, please contact your Allstate agent or 1-800-ALLSTATE (1-800-255-7828).

X72910-1

Drivewise®

Get rewarded for your everyday safe driving with Drivewise®!

You'll get cash back for getting started and can earn more cash back every six months for your safe driving.

To get started, download the Allstate® mobile app and activate Drivewise. You'll get immediate feedback on your performance after every trip and can watch your rewards add up!

X73694-1

You Can Save More on Your Premium with Our Allstate eSmart® Discount

We want to make sure you're aware of the additional savings that are available to you if you take advantage of the Allstate eSmart® discount. You can get this discount and save on your premium simply by enrolling in our ePolicy program.

When you enroll in ePolicy, you will be able to access your policy documents electronically through our secure online system, My Account.

Your Next Steps

The first step to enrolling in ePolicy and getting the Allstate eSmart® discount is to register for My Account. If you haven't already done this, go to MyAccount.Allstate.com and log in or create an account.

Once you're logged in, select the **Manage Paperless** link next to your policy on the **Homepage**. Choose **Enroll in ePolicy** and select **Save!**

Important Information

You can have the Allstate eSmart® discount added to your policy with this renewal as long as you enroll in ePolicy sometime between now and one day prior to your policy's renewal effective date, which is shown on the first page of your Policy Declarations.

Since we know managing your insurance costs is very important to you, we urge you to complete your ePolicy enrollment as soon as possible.

X73348-1



