**This is a proposal for Insurance and not a bill.**

**Stephen Vahey**
1164 Easton Rd, Roslyn, PA 19001
215-886-0886
stephenvahey@allstate.com



PREPARED FOR:

# Donald Kautz

733 HAMLIN HWY,
LAKE ARIEL, PA 18436

PREPARED BY

Elizabeth Vahey

Licensed Producer

215-886-0886
elizabethvahey@allstate.com

As promised, here is your Personalized Insurance Proposal detailing what we believe will best suit your needs with Auto and Renters insurances.

We've also included additional options to better protect you and your household. We look forward to working with you!

## Features and Options for You

**Drivewise® -** Get more from your car insurance with Allstate. Drivewise gives personalized driving feedback and rewards for being smart behind the wheel.

**Local Agent -** A local agent who understands your needs and offers personalized service to help you make sure you're protected.

**QuickFoto Claim℠ -** Fender bender? Submit photos of damage to your vehicle using the Allstate® mobile app. Claims processed in hours not days. Snap, tap, done!

**Allstate Mobile -** Download Allstate Mobile and manage your account, pay your bill, report a claim, and more.

## Your Payment Options **

Your **Auto Coverage** - All Vehicles

| $92 98* / per month | $532 88* / 6 months |
|---|---|
| **Easy Pay** | **Full Pay** |

Your **Renters Coverage** - 733 Hamlin Hwy, Lake Ariel, PA 18436

| $31 54* | $15 84* / per month | $18 34* / per month | $189 29* / 1 Year |
|---|---|---|---|
| **Down Payment** | **Easy Pay** | **Direct Bill** | **Full Pay** |

*Many factors go into the cost of your insurance policy, including how you purchase the policy. Your price will vary depending on whether you buy online, through a call center, or through an agent because of differences in costs for sales, service, marketing and other business aspects.

**Your payment options after minimum down payment.

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## Auto coverage - Your Choice Auto® Allstate Standard

2008 BUICK ENCLAVE

| AUTO COVERAGE | COVERAGE LIMITS | DEDUCTIBLE | PREMIUM |
|---|---|---|---|
| Bodily Injury Liability | $15,000/$30,000 each person/each occurrence | | $390.45 |
| Property Damage Liability | $100,000 each occurrence | | $94.91 |
| Uninsured Motorist | $15,000/$30,000 each person/each occurrence | | $8.17 |
| Underinsured Motorist | $15,000/$30,000 each person/each occurrence | | $16.36 |
| Medical Payments | $5,000 each person | | $29.30 |
| Towing and Labor | $100 each disablement | | $9.68 |
| Auto Collision Insurance | Not selected/Not applicable | | |
| Auto Comprehensive Insurance | Not selected/Not applicable | | |
| Rental Reimbursement | Not selected/Not applicable | | |

**Vehicle Estimated 6-Month Premium*** **$548.87**

## Your Auto Coverage - All Vehicles

| POLICY COVERAGE | COVERAGE LIMITS | DEDUCTIBLE | PREMIUM |
|---|---|---|---|
| Identity Theft Expenses Coverage | Not selected/Not applicable | | |
| Limited Tort Applies | | | |

**Estimated Total 6-Month Premium*** **$548.87**

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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.

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## Available Features for Auto

| Available Features | Platinum Protection℠ | Gold Protection℠ | You Selected Allstate Standard |
|---|---|---|---|
| Accident Forgiveness | Multiple accidents (immediate) | 1 accident (immediate) | 1 accident (after 5 years) |
| Deductible Rewards® | ✓ | ✓ | X |
| Safe Driving Bonus® | ✓ | X | X |
| New Car Expanded Protection | Optional | Optional | X |
| Allstate® Easy Pay Plan | Optional | Optional | Optional |
| **Total Estimated Premium** | **$576.92** | **$562.88** | **$548.87** |

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## Renters coverage

733 HAMLIN HWY, LAKE ARIEL, PA 18436

| RENTERS COVERAGE | COVERAGE LIMITS | PREMIUM |
|---|---|---|
| Personal Property | $15,000 | $189.29 |
| Family Liability Protection | $100,000 each occurrence | Included |
| Guest Medical Protection | $1,000 each person | Included |
| Personal Property Reimbursement Provision | Selected | Included |
| Property Insurance Adjustment | Selected | Included |
| Additional Living Expense | Up to 12 months | Included |
| Extended Coverage on Jewelry, Watches and Furs | Not selected/Not applicable | |
| Identity Theft Expenses | Not selected/Not applicable | |
| **DEDUCTIBLES** | | |
| All Peril Deductible | | $500.00 |

**Estimated Total 12-Month Premium*** **$189.29**

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## Discounts Applied

| AUTO DISCOUNTS - 2008 BUICK ENCLAVE | |
|---|---|
| Anti-Lock Brake Discount | $1.47 |
| Anti-Theft Discount | $37.72 |
| Passive Restraint Discount | $158.07 |
| Easy Pay Plan Discount | $9.22 |
| Early Signing Discount | $43.78 |
| Allstate eSmart® | $19.45 |
| Multiple Policy Discount | $64.51 |
| Electronic Stability Control Discount | $1.47 |
| Responsible Payer Discount | $10.51 |
| Drivewise Discount | $30.91 |
| **Total Discounts Applied** | **$377.11** |

| RENTERS DISCOUNTS - 733 HAMLIN HWY, LAKE ARIEL, PA 18436 | |
|---|---|
| Home And Auto Discount | $81.00 |
| **Total Discounts Applied** | **$81.00** |

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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.

### Auto Insurance

**Bodily Injury Liability** - Helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.

**Property Damage Liability** - Helps protect you from paying for the repair or replacement of another driver's car.

**Uninsured Motorist** - Coverage includes your injuries or death, or those of a guest or family members riding your vehicle if it's hit by a motorist with little or no insurance.

**Underinsured Motorist** - Coverage includes your injuries or death, or those of a guest or family members riding your vehicle if it's hit by a motorist with little or no insurance.

**Medical Payments** - Can help pay for some of your medical costs or funeral expenses if you or anyone in your vehicle is injured in a covered accident.

**Towing and Labor** - Pays for towing and basic roadside assistance expenses - up to certain limits - if you're stranded on the road.

**Auto Collision Insurance** - Pays for damage to your car if you collide with another car or something else such a building, bridge or tree. If someone hits your parked car, this is considered a collision as well.

**Auto Comprehensive Insurance** - Pays for damage to your car caused by something other than a collision such as theft, fire, windstorm or hitting an animal.

**Rental Reimbursement** - Repays you for the cost of renting a car while yours is in the shop being repaired due to a covered accident - up to certain limits.

### Renters Insurance

**Personal Property** - Covers the loss of your belongings if they're stolen or damaged.

**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 someone is injured in an accident in your residence.

**Personal Property Reimbursement Provision** - Typically means your belongings are covered for the amount it would take to replace them at the time of the claim. Premiums are usually higher for this coverage.

**Additional Living Expense** - Can help by reimbursing you for reasonable increases in living expense when a loss Allstate covers makes your residence uninhabitable. This may include payments for the cost of a hotel, food and other expenses. This coverage is included in your Allstate Renters Policy.

**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.

## 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

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effective. All products, coverages and discounts subject to terms, qualifications and availability. Allstate North American Insurance Company, 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.