

John F. Kraft CLU
1703 Lang-Newtown Rd
Langhorne PA 19047

Your Quick Insurance Check

- ✓ Verify the vehicles and drivers listed on the Policy Declarations.
- ✓ Check the vehicle identification number (VIN) listed on these documents; its accuracy could affect your premium.
- ✓ Now you can pay your premium even before your bill is issued - visit allstate.com or call 1-800-Allstate®.



Correl Roush
3385 W Mill Rd
Hatboro PA 19040-4505

A new policy period is about to begin—your renewal offer materials are enclosed.

I'm pleased to once again offer you the opportunity to continue your auto policy for another six months. By making sure you have the coverage you need, you're helping to ensure your long-term financial security.

What's inside.

Enclosed you'll find your Renewal Policy Declarations—which describes the coverage choices you've made and lists any discounts you're receiving—and other policy documents.

As you review the enclosed materials, please note anything you have a question about or that you think might need updating—coverages, limits, deductibles, drivers and vehicles—and then give me a call. I'm here to help you evaluate the coverage you have today, so that you can decide whether it continues to fit your ever-changing insurance needs—after all, who knows your needs better than you?

Your next steps.

- Remember to replace the Financial Responsibility Identification cards you currently have with the cards enclosed in this mailing no later than your policy's effective date, as indicated on the enclosed Policy Declarations. The page with your cards provides more information—please read it thoroughly.
- Keep in mind that your bill will be sent separately. Continuing your coverage is simple—just make sure that we receive the required premium payment when it's due, as indicated on your bill.
- Read everything contained in this mailing carefully and keep these documents for future reference. Keep in mind that the policy documents included may differ each time you receive a renewal offer.

(over)

AUTO *510103711101803032950901* Information as of October 18, 2011 000000918695367 010 027 PA



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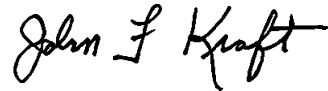
We're here when you need us.

I'm happy to continue providing you with service and support. If you need assistance, please don't hesitate to call me. You can reach me at (215) 860-2229. You can also take advantage of many services online, such as making a payment or viewing policy information, by registering at the Allstate Customer Care Center on *allstate.com*. And for 24-hour-a-day, 7-day-a-week service and information, just call 1-800-ALLSTATE[®](1-800-255-7828).

Insure today. Secure tomorrowSM.

If you're unsure whether you have the coverage you need to fit your life today, please get in touch soon. Insurance is not only protection for today; it's a cornerstone of your financial security.

I'm glad you're with us.

A handwritten signature in black ink that reads "John F. Kraft". The signature is written in a cursive, flowing style.

John F. Kraft CLU
Your Allstate Agent



Allstate Automobile Insurance

A Quick Guide to This Package

IDENTIFICATION CARD

Your identification card must be carried for production upon demand. We suggest that you carry this card in your vehicle.

POLICY DECLARATIONS

The Policy Declarations section contains detailed information about your policy such as drivers, vehicles, coverages, limits, and premiums.

IMPORTANT NOTICE

The Important Notice section provides you with explanations about insurance issues or any other policy information that we think may be helpful to you.

QUESTIONS

Do you have questions about this package? Just call your Allstate agent - or call the Allstate Customer Information Center at 1-800-ALLSTATE (1-800-255-7828).

IMPORTANT NOTICE Regarding your Financial Responsibility Insurance Identification Card. Allstate is required by Pennsylvania law to send you an ID card. The card shows that an insurance policy has been issued for the vehicle(s) described satisfying the financial responsibility requirements of the law.

If you lose the card, contact your insurance company or agent for a replacement.

The ID card information may be used for vehicle registration and replacing license plates.

If your liability policy is not in effect, the ID card is no longer valid.

You are required to maintain financial responsibility on your vehicle. It is against Pennsylvania law to use the ID card fraudulently such as using the ID card as proof of financial responsibility after the insurance policy is terminated.

Pennsylvania Financial Responsibility Identification Card

Allstate Fire and Casualty Insurance Company

NAIC #29688

Correl Roush
3385 W Mill Rd
Hatboro PA 19040 -4505

POLICY NUMBER
9 18 695367 11/20

YEAR / MAKE / MODEL
04 Honda Civic

EFFECTIVE DATE
11/20/11

VEHICLE ID NUMBER
2HGES16514H619492

NOT VALID MORE THAN SIX MONTHS FROM
EFFECTIVE DATE

EXPIRATION DATE
05/20/12

This is not a bill.

IDPA This card must be shown to any Law Enforcement Officer upon request.

THIS CARD MUST BE CARRIED FOR PRODUCTION UPON DEMAND. IT IS SUGGESTED THAT YOU CARRY THIS CARD IN THE INSURED VEHICLE.

WARNING: Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this state without the required financial responsibility may have his registration suspended or revoked.

NOTE: THIS CARD IS REQUIRED WHEN:

- (a) You are involved in an auto accident.
- (b) You are convicted of a traffic offense other than a parking offense that requires a court appearance.
- (c) You are stopped for violating any provision of 75 Pa. C.S. (relating to the Vehicle Code) and requested to produce it by a police officer.

You must provide a copy of this card to the Department of Transportation when you request restoration of your operating privilege which has been previously suspended or revoked.

If you have an accident or loss:

- Get medical attention if needed.
- Notify the police immediately.
- Obtain names, addresses, phone numbers (work and 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 as soon as possible.

**John F. Kraft CLU
(215) 860-2229
1703 Lang-Newtown Rd
Langhorne PA 19047**

Allstate Fire and Casualty Insurance Company

Your Savings and Opportunities

<p>Your discount savings for this policy period is:</p> <p>\$504.77</p> <p>(For an itemized list of your discounts, refer to your Policy Declarations)</p>	<p>Your premium for this policy period is:</p> <p>\$1,140.46</p> <p>This amount reflects the discount savings shown on left.</p>
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Allstate Offers You Innovative Choices

We'd like to introduce you to Allstate[®] Your Choice Auto Insurance, a different kind of car insurance that can reward you like never before. Now, with a Gold or Platinum Protection package you can get a range of innovative features, including:

- An immediate \$100 off your collision coverage deductible.
- A safe driving bonus of up to 5% which can be applied toward your next renewal premium.
- Enhanced accident forgiveness — your rates won't go up just because of an accident.
- If your new car gets totaled, Allstate can help replace it with a brand new car.

Your Choice Auto bundles together the kind of features you want most in car insurance. You simply choose the package that you like best. And you get these great features on top of what you already get from Allstate, such as quality coverage and 24/7 claim service. Consider whether one of the following optional Your Choice Auto packages is right for you:

Platinum Protection package

- Safe Driving Deductible Reward
- A Safe Driving Bonus
- Enhanced Accident Forgiveness for Multiple Accidents

Gold Protection package

- Safe Driving Deductible Reward
- Enhanced Accident Forgiveness (covers one accident every three years)

If you're looking to lower your premium, consider the Allstate Value Plan, our save money now plan. This option requires you to use the Allstate Easy Pay Plan, a convenient and time-saving service for automatically deducting your insurance payments from your checking or savings account. Also, any accidents occurring while the Allstate Value Plan is part of your policy will *not* be eligible for any accident waiver program, nor will any time spent in the Allstate Value Plan apply towards qualification for such a program.

New Car Expanded Protection coverage is available for an additional premium to customers who have added either our Gold Protection package or the Platinum Protection package to their policy. With this coverage, if your

AUTO *510003711101803032950902*



Information as of
October 18, 2011

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PA010RBD

Allstate Fire and Casualty Insurance Company

insured new car is totaled, Allstate can help replace it with a brand new car. It's a good value if you want extra protection for your new car.

You can add a Your Choice Auto package to your policy right away. You don't need to wait for your current insurance to expire. Call your Allstate representative for a quote today!

Discounts and Other Savings Opportunities

There are a variety of ways to save money on your Allstate auto insurance. Below are just a few of the discounts and savings options that may be available in your area. Please contact your Allstate representative for more information about these and other savings opportunities.

Good Student Discount

Did you know that if the young driver on your policy is an unmarried student under the age of 25 and meets certain academic criteria, you could be eligible to receive our Good Student Discount?

Multiple Policy Discount

Customers who currently insure their home, condo, mobile home or apartment through Allstate may be eligible for our Multiple Policy Discount.

New Car Discount

You may be able to add to the thrill of purchasing a brand new car by finding out if it qualifies for our New Car Discount.

Accident Waiver Program

For eligible long-term customers, there's an Accident Waiver Program that can help prevent the application of an accident surcharge due to an accident, and, in certain cases, enable you to keep your discounts too.

Allstate Easy Pay Plan Discount

You may also qualify for a premium discount by having your insurance payments automatically deducted from your bank account through the Allstate Easy Pay Plan. And you'll be able to select a convenient day of the month for your premium withdrawal — either a monthly installment payment or a single Pay in Full option. And you'll avoid the hassle of writing checks and worrying about payments getting lost in the mail. Just contact your Allstate representative, or go to the Customer Care Center at allstate.com to apply. If you're already enrolled in the Allstate Easy Pay Plan, the discount has been applied to your policy.

X71551

Allstate Fire and Casualty Insurance Company

RENEWAL Auto Policy Declarations

Summary

NAMED INSURED(S)	YOUR ALLSTATE AGENT IS	YOUR BILL
Correl Roush 3385 W Mill Rd Hatboro PA 19040-4505	John F. Kraft CLU (215) 860-2229 1703 Lang-Newtown Rd Langhorne PA 19047	lists your payment options.

POLICY NUMBER	POLICY PERIOD
9 18 695367 11/20	Nov. 20, 2011 to May 20, 2012 at 12:01 a.m. standard time

DRIVER(S) LISTED	DRIVER(S) EXCLUDED
Correl	None

VEHICLES COVERED	VEHICLE ID NUMBER	LIENHOLDER
1. 04 Honda Civic	2HGES16514H619492	Sovereign Bank

Total Premium

Premium for 04 Honda Civic	\$1,140.46
TOTAL Premium if you pay in full (Includes FullPay Discount)	\$1,077.18
TOTAL Premium if you pay in installments	\$1,140.46

If you pay less than the pay in full amount, you will be charged an installment fee(s).

✓ **Your total premium reflects a combined discount of \$504.77**

Your Policy Effective Date is Nov. 20, 2011

IN ACCORDANCE WITH SECTION 1725 OF THE MOTOR VEHICLE FINANCIAL RESPONSIBILITY LAW, THIS IS TO INFORM YOU THAT COLLISION DAMAGE TO A RENTAL VEHICLE WILL BE COVERED IF: 1) THE RENTAL VEHICLE IS A FOUR WHEEL PRIVATE PASSENGER AUTOMOBILE OR A UTILITY AUTOMOBILE, AND 2) AT LEAST ONE PREMIUM FOR AUTO COLLISION COVERAGE APPEARS ON YOUR POLICY DECLARATIONS. COVERAGE WILL BE SUBJECT TO DEDUCTIBLES AND TO POLICY TERMS AND CONDITIONS, INCLUDING ANY APPLICABLE ENDORSEMENTS.

AUTO *510003711101803032950903*



Information as of
October 18, 2011

Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
 Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

COVERAGE FOR VEHICLE # 1

2004 Honda Civic

COVERAGE	LIMITS		DEDUCTIBLE	PREMIUM
Automobile Liability Insurance -- Limited Tort				
• Bodily Injury	\$25,000	each person	Not Applicable	\$191.26
	\$50,000	each occurrence		
• Property Damage	\$100,000	each occurrence	Not Applicable	\$178.32
Medical Expenses	\$5,000	each person	Not Applicable	\$116.17
Funeral Expenses	\$2,500	each person	Not Applicable	\$0.28
Uninsured Motorists Insurance	\$25,000	each person	Not Applicable	\$22.67
Limited Tort / Nonstacked Limits	\$50,000	each accident		
Underinsured Motorists Insurance	\$25,000	each person	Not Applicable	\$35.85
Limited Tort / Nonstacked Limits	\$50,000	each accident		
Auto Collision Insurance	Actual Cash Value		\$500	\$480.73
Auto Comprehensive Insurance	Actual Cash Value		\$250	\$88.21
Towing and Labor Costs Coverage	\$50	each disablement	Not Applicable	\$7.50
Rental Reimbursement Coverage	up to \$20 per day for a maximum of 30 days		Not Applicable	\$19.47
Total Premium for 04 Honda Civic				\$1,140.46

DISCOUNTS

Your premium for this vehicle reflects the following discounts:

Passive Restraint	\$49.90	Multiple Policy	\$157.57	Antilock Brakes	\$94.48
Premier	\$144.24	Allstate Easy Pay Plan	\$58.58		

RATING INFORMATION

Owns Residence: Yes

This vehicle is driven over 7,500 miles per year, 10 - 20 miles to work/school

Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

Your Policy Documents

Your auto policy consists of this Policy Declarations and the documents listed below. Please keep them together.
- Pennsylvania AFCIC Auto Policy form AFA3 - PA Auto Amendatory Endorsement form AFA31-1
- Additional Interest Endorsement form AU161

Additional Interested Party

A CERTIFICATE OF Sovereign Bank
INSURANCE WAS P O Box 628
SENT TO: Amelia OH 45102-0628

IN WITNESS WHEREOF, **Allstate** has caused this policy to be signed by its Secretary and its President at Northbrook, Illinois, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of **Allstate**.



Steven P. Sorenson
President



Mary J. McGinn
Secretary

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Information as of
October 18, 2011

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Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

Important Notice

Privacy Policy Statement

Thank you for choosing Allstate. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Allstate Insurance Company and the affiliates ("Allstate") listed at the end of this notice. We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements.

Our privacy practices continue to apply to your information even if you cease to be an Allstate customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, social security number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources that may include, but is not limited to, your driving record, claims history, medical information and credit information.

In addition, Allstate and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit *allstate.com*, web pages you viewed while visiting our site, and cookies. We use cookies and other web tools to track how visitors use our site in order to improve the customer experience. Also, our business partners assist us with monitoring information including, but not limited to, Internet Protocol (IP) addresses, domain names and browser data, which can help us to better understand how visitors use *allstate.com*.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Allstate. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products to you
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Allstate-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use *allstate.com*.
- Other financial institutions with whom we have an agreement for the sale of financial products

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Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

The Internet and Your Information Security

As previously stated, we use cookies to help us track visits to our website. This function also helps us identify particular users and provide them with better service and a more customized web experience. Additionally, our business partners use tracking services that utilize tags and third-party cookies to monitor visits to *allstate.com*. The website may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at the bottom of the *allstate.com* homepage.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Allstate Insurance Company Customer Privacy Inquiries
P.O. Box 40047
Roanoke, VA 24022-0047

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more Allstate affiliates in order to make you aware of different products, services and offers they can provide. However, you can request that Allstate and its affiliate companies not share your personal information with our affiliates for marketing products and services.

To request that we not allow other Allstate affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request. If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We Appreciate Your Business

Thank you for choosing Allstate. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you. We value our relationship with you and look forward to keeping you in Good Hands®.

We reserve the right to change our Privacy practices, procedures, and terms.

If you have questions or would like more information, please don't hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-Allstate.

For Vermont residents:

We won't share your personal information with Allstate companies for marketing purposes except as permitted by law.

Allstate Insurance Company

Allstate affiliates to which this notice applies: Allstate Bank, Allstate County Mutual Insurance Company, Allstate Financial Services, LLC (LSA Securities in LA and PA), Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Investment Management Company, Allstate Life Insurance Company, Allstate Life Insurance Company of New York, Allstate Motor Club, Inc., Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Texas Lloyd's, Allstate Texas Lloyd's, Inc., Deerbrook General Agency, Inc., Deerbrook Insurance Company, Forestview Mortgage Insurance Company, Lincoln Benefit Life Company, Northbrook Indemnity Company, Roadway Protection Auto Club, Inc. Please Note: Allstate affiliates American Heritage Life Insurance Company, Castle Key Insurance Company and Castle Key Indemnity Company participate in information sharing with the affiliates listed above, but have a separate privacy notice for their customers.

(ed. 04/2010)

X66702-1v4

Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

Important Notice

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 previously were not eligible to receive. For instance, in many states, Allstate offers discounts for:

- drivers who are age 55 and older who are no longer working;
- young drivers, including students under the age of 25;
- drivers who have completed approved driver training courses; and
- drivers who also insure their homes with Allstate.

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

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 representative of the change 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 our Customer Information Center at 1-800-ALLSTATE (1-800-255-7828).

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Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

Important Notice

State-Required Notices Regarding Your Auto, Motorcycle, Off-Road Vehicle or Motor Home Insurance

Penalties for Insurance Fraud

Pennsylvania law requires us to provide the following notification regarding insurance fraud:

Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

Tort Options Available With Auto, Motorcycle, Off-Road Vehicle or Motor Home Insurance

This notice briefly describes the tort options available to you with your auto, motorcycle, off-road vehicle or motor home policy. The laws of the Commonwealth of Pennsylvania require that you be given the right to choose either of the following two tort options:

- Limited Tort Option – This form of insurance limits your right and the rights of members of your household to seek financial compensation for injuries caused by other drivers. Under this form of insurance, you and other household members covered under the policy may seek recovery for all medical and other out-of-pocket expenses, but not for pain and suffering or other nonmonetary damages unless the injuries suffered fall within the definition of serious injury, as set forth in the policy, or unless one of several other exceptions noted in your policy applies. **Please note that the Limited Tort Option is not available for motorcycles, motor-driven cycles, motorized pedal cycles, off-road vehicles or like-type vehicles.**
- Full Tort Option – This form of insurance allows you to maintain an unrestricted right for yourself and other members of your household to seek financial compensation for injuries caused by other drivers. Under this form of insurance, you and other household members covered under your policy may seek recovery for all medical and other out-of-pocket expenses and may also seek financial compensation for pain and suffering or other nonmonetary damages as a result of injuries caused by other drivers.

If you wish to change the tort option indicated on the enclosed Policy Declarations, you must notify your agent, broker, or company, and complete the appropriate form.

Discounts Available With Auto or Motor Home Insurance

Pennsylvania law requires that we inform you of the availability of the following three discounts:

- Passive Restraint Discount – If your insured motor vehicle is equipped with air bags or passive seat belts, you may qualify for a premium discount on certain coverages. Passive seat belts are those that fasten without any action by the driver or front-seat passenger.
- Anti-Theft Device Discount – You may qualify for a premium discount on your policy's comprehensive coverage if your insured motor vehicle is equipped with a device that would help to prevent your motor vehicle from being stolen, such as certain types of alarms.

Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

- Defensive Driver Discount – If you're age 55 or older and have successfully completed a Motor Vehicle Driver Improvement Course approved by the Pennsylvania Department of Transportation, you may qualify for a 5 percent discount on some coverages. In order to be eligible, you must have voluntarily enrolled in the course.

The three discounts described above are not available for motorcycles or off-road vehicles.

We offer many other money-saving discounts to qualified policyholders. Any discounts for which you have qualified will be listed on the enclosed Policy Declarations. For more information about any of the discounts we offer, please contact your agent, broker, or company.

X5381-2

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AUTO *510003711101803032950907*



Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

Important Notice

What You Should Know about Accident Surcharges

Thank you for being a valued Allstate customer. We truly appreciate your business and the opportunity to serve you.

To help you better understand accident surcharges and how we apply them to auto policies, the State of Pennsylvania requires us to send you this notice, which covers the following subjects:

- What Is an Accident Surcharge?
- How Your Driving Record Affects Your Premium
- Chargeable Auto Accidents
 - Initial Rating Period
 - Exceptions
 - Subsequent Rating Periods
 - Exceptions
- Surcharge Percentages

We encourage you to take a moment to review the following important information. Please feel free to contact your Allstate representative with any questions about this notice or about any aspect of your policy.

What Is an Accident Surcharge?

An accident surcharge is an additional amount added to your premium when you've had a "chargeable" accident. The criteria for what is a "chargeable" accident differs depending on whether an accident occurs during your initial rating period or during a subsequent rating period. (See additional information below.)

How Your Driving Record Affects Your Premium

Under the Good Driver Plan, if you have an accident-free driving record, you are receiving a lower rate than if you had one or more "chargeable" auto accidents in the past three years. On the other hand, if we, or any other insurer, make a claim payment arising out of an at-fault accident, this will result in a premium surcharge.

"Chargeable" Auto Accidents

Accidents During the Initial Rating Period

An accident is chargeable if it occurred within the 36 months of the day your policy went into effect and involved a private passenger or utility automobile while it was owned or being driven by the applicant or spouse or any other individual currently residing in the same household who will operate automobiles covered under the policy. In addition, for an accident to be chargeable, one or more of the following must be true:

- The accident resulted in damage to property, excluding property owned by, or in the care, custody or control of, the operator, and the amount of the damages was at least \$1,450 in excess of any deductible; or
- In the case of a single car accident, the accident resulted in damage to any property and the amount of the damage was at least \$1,450 in excess of any deductible; or
- The accident resulted in bodily injury and the amount of the damage was \$1,450 or more; or
- The accident resulted in death.

Exceptions

An accident shall not be chargeable if the applicant demonstrates that:

- The automobile was lawfully parked; or

Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
Policy Effective Date: Nov. 20, 2011

Your Agent: John F. Kraft CLU (215) 860-2229

- The owner or operator has been reimbursed for 50% or more of his or her property damage loss by, or on behalf of, another person responsible for the accident, or has obtained judgment against such other person for 50% or more of his or her property damage loss; or
- The automobile was struck in the rear by another vehicle and the operator has not been convicted of a moving traffic violation in connection with the accident; or
- The automobile was struck by a "hit and run" driver, provided that the accident was so reported to the proper authorities within 24 hours; or
- The operator was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
- The accident was caused by collision with a bird or other animal; or
- The accident involved physical damage, limited to and caused by flying gravel, missiles, or falling objects; or
- The accident occurred when the insured was using the motor vehicle in response to an emergency if the insured was a paid or voluntary member of a police or fire department, first-aid squad, or a law enforcement agency at the time of the accident. This exception does not include an accident occurring after the motor vehicle ceases to be used in response to the emergency; or
- The accident resulted in a first party medical claim only.

Accidents During Subsequent Rating Periods (applicable only on policy anniversary)

For Accidents Occurring on or After August 29, 2005 and Prior to July 1, 2008

An accident is chargeable for any subsequent rating period if the date of occurrence falls within the 36 months ending 45 days prior to expiration of the current premium period. For this purpose, if we determine the operator to be more than 50% at fault, the payment date is the first date on which the sum of our payments for a single accident under the Bodily Injury, Property Damage, and Collision coverages of the policy is \$1,150 in excess of any deductible. In determining the sum of such payments, claim adjustment expense, bail bond expense, and medical first aid expense shall be excluded. If the owner or operator recovers, or if Allstate through subrogation recovers 50% or more of the insured's property damage loss or if the insured has a judgment which declares him or her to be or otherwise demonstrates that he or she is 50% or less at fault, the accident will not be chargeable and any surcharges resulting from that accident will be removed and/or refunded.

For Accidents Occurring on or After July 1, 2008 and Prior to July 1, 2011

An accident is chargeable for any subsequent rating period if the date of occurrence falls within the 36 months ending 45 days prior to the expiration of the current premium period. For this purpose, if we determine the operator to be more than 50% at fault, the payment date is the first date on which the sum of our payments for a single accident under the Bodily Injury, Property Damage, and Collision coverages of the policy is \$1,350 in excess of any deductible. In determining the sum of such payments, claim adjustment expense, bail bond expense, and medical first aid expense shall be excluded. If the owner or operator recovers, or if Allstate through subrogation recovers 50% or more of the insured's property damage loss or if the insured has a judgment which declares him or her to be or otherwise demonstrates that he or she is 50% or less at fault, the accident will not be chargeable and any surcharges resulting from that accident will be removed and/or refunded.

For Accidents Occurring on or After July 1, 2011

An accident is chargeable for any subsequent rating period if the date of occurrence falls within the 36 months ending 45 days prior to the expiration of the current premium period. For this purpose, if we determine the operator to be more than 50% at fault, the payment date is the first date on which the sum of our payments for a single accident under the Bodily Injury, Property Damage, and Collision coverages of the policy is \$1,450 in excess of any deductible. In determining the sum of such payments, claim adjustment expense, bail bond expense, and medical first aid expense shall be excluded. If the owner or operator recovers, or if Allstate through



Allstate Fire and Casualty Insurance Company

Policy Number : 9 18 695367 11/20
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Your Agent: John F. Kraft CLU (215) 860-2229

subrogation recovers 50% or more of the insured's property damage loss or if the insured has a judgment which declares him or her to be or otherwise demonstrates that he or she is 50% or less at fault, the accident will not be chargeable and any surcharges resulting from that accident will be removed and/or refunded.

Exceptions

If any of the following are applicable, the accident will not be chargeable, and any surcharges resulting from that accident will be removed and/or refunded:

- The owner or operator recovers 50% or more of the insured's property damage loss; or
- Allstate through subrogation recovers 50% or more of the insured's property damage loss; or
- The insured has a judgment which declares him or her to be, or otherwise demonstrates that he or she is, 50% or less at fault; or
- The automobile was lawfully parked; or
- The automobile was struck in the rear by another vehicle and the operator has not been convicted of a moving traffic violation in connection with the accident; or
- The automobile was struck by a "hit and run" driver, provided that the accident was reported to the proper authorities within 4 hours; or
- The operator was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
- The accident was caused by collision with a bird or another animal; or
- The accident involved physical damage, limited to and caused by flying gravel, missiles or falling object; or
- The accident occurred when the insured was using the motor vehicle in response to an emergency if the insured was a paid or voluntary member of a police or fire department, first-aid squad, or law enforcement agency at the time of the accident. This exception does not include an accident occurring after the motor vehicle ceases to be used in response to an emergency; or
- The accident resulted in a first party medical claim only.

Surcharge Percentages

Listed below are the ranges for surcharge percentage amounts for Bodily Injury Liability, Property Damage Liability and Collision Coverages:

	<u>1 accident</u>	<u>2 accidents</u>
Bodily Injury Liability	6-38%	21-114%
Property Damage Liability	8-20%	29-71%
Collision Coverage	11-23%	32-81%

If you have had more than two chargeable auto accidents in the past three years, add 5% for each additional accident to the above two-accident surcharge amounts.

Chargeable accidents result in surcharges applied to Bodily Injury Liability, Property Damage Liability, and Collision Coverage (if afforded) regardless of whether a claim was made or paid under any or all of these coverages.

What Are Your Options?

You have the right to ask us for the reason(s) behind any increase in the premium for your policy caused in whole or in part by an auto accident involving you or any operator of your insured auto. Just contact your Allstate representative or call 1-800-ALLSTATE, and we will provide you with that information.

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Have Questions? Please Contact Us

If you have any questions about accident surcharges, or about your auto coverage in general, please contact your Allstate representative or call 1-800-ALLSTATE.

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