

**IN THE CIRCUIT COURT OF THE EIGHTEENTH JUDICIAL CIRCUIT
DUPAGE COUNTY, ILLINOIS
LAW DIVISION**

CHRISTOPHER MERMIGAS, individually)	
and on behalf of all those similarly situated,)	
)	
Plaintiff,)	
)	No. 2023LA000998
v.)	
)	Class Action
ALLSTATE VEHICLE AND PROPERTY)	
INSURANCE COMPANY,)	Jury Trial Demanded
)	
Defendant.)	

CLASS ACTION COMPLAINT

Plaintiff, CHRISTOPHER MERMIGAS (“Plaintiff” or “Mermigas”), by his undersigned counsel, Keith L. Gibson and Bogdan Enica, on behalf of himself and all those similarly situated, brings this Class Action Complaint against ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY (“Defendant” or “Allstate”), alleging as follows:

INTRODUCTORY STATEMENT

1. This is a nationwide class action seeking monetary damages, restitution, injunctive and declaratory relief from Defendant ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY for their breach of contract and fraudulent conduct in improperly splitting claims arising out of one occurrence in order to charge

consumers higher rates for its homeowners' insurance and circumvent its own claim rate protections sold to consumers.

2. This action arises from the deceptive, unfair and misleading practices by Allstate to improperly split claims arising from one occurrence so as to improperly raise rates and impose claims surcharges on its policyholders.

3. Plaintiff is one of the many consumers who purchased homeowners' insurance from Defendant with the expectation that one occurrence would be treated as one claim by Defendant.

4. Plaintiff is one of many consumers that purchased Defendant's Enhanced Package, which included Claim Rate Guard, which was intended to provide protections for consumers' policy discounts, and specifically related to the discounts based on the number of claims made on the policy of insurance.

5. During the Class Period (defined below), Defendant had a practice to create multiple separate claims arising from one occurrence under its homeowners' insurance policies and, on the basis of having multiple claims, increase policyholders' rates as if there were multiple separate and distinct claims.

6. Defendant breached its policies of insurance by increasing its insurance rates charged to customers based on the definition of occurrence in its homeowners' insurance policies.

7. Plaintiff, on behalf of himself and a Class of similarly situated individuals, seek recovery of damages for Defendant's unfair and deceptive conduct under the Illinois Consumer Fraud Act and for breach of contract.

8. Plaintiff also requests entry of an Order awarding injunctive relief and declaratory relief requiring cessation of the unfair and deceptive practices described in this Complaint.

NATURE OF THE ACTION

9. Plaintiff, Christopher Mermigas, on behalf of himself and all those similarly situated seeks damages, declaratory judgment, permanent injunctive relief, disgorgement of ill-gotten monies, attorney's fees and costs, and other relief from Defendant, for breach of contract, common law fraud, negligent misrepresentation, unjust enrichment, and violation of Illinois Consumer Fraud Act.

PARTIES

10. Plaintiff, Christopher Mermigas, is a citizen of Illinois who resides in the County of DuPage, Village of Westmont, State of Illinois.

11. Plaintiff brings this action on their behalf and on behalf of all other persons similarly situated individuals ("Class Members").

12. Defendant, Allstate Vehicle and Property Insurance Company, is an Illinois registered insurance company with its headquarters and principal place of business in the County of Cook, Village of Northbrook, State of Illinois. It is a subsidiary of the Allstate Corporation, a Delaware corporation, with its principal place of business in Northbrook, Illinois.

JURISDICTION AND VENUE

13. This Court has jurisdiction over Defendant pursuant to 735 ILCS 5/2-209 because Defendant conducts business transactions in Illinois and has committed tortious acts in Illinois.

14. Venue is proper in DuPage County because Plaintiff resides in DuPage County and Defendant operates in and conducts business transactions in DuPage County.

STATEMENT OF FACTS

THE PLAINTIFF

15. Plaintiff, Christopher B. Mermigas, currently resides in a two-story townhome at 200 Carlisle Avenue, Westmont, Illinois 60559 (“Subject Property”).

16. Plaintiff purchased the Subject Property in 2016 and he is the sole owner of the Subject Property.

17. The Subject Property is located in DuPage County, Illinois.

18. When Plaintiff purchased the Subject Property in 2016, he contacted an Allstate insurance agent, Heather Beck, about obtaining homeowners insurance for the Subject Property.

19. At that time, Ms. Beck’s insurance agency was located at 6358 S. Cass Avenue, Westmont, Illinois 60559. Ms. Beck’s telephone number was (630) 581-0103 and her email address was heatherbeck@allstate.com.

20. Upon information and belief, Ms. Beck was a contracted insurance agent for Defendants and authorized to sell policies of homeowner’s insurance to consumers on behalf of Allstate, including to Plaintiff.

PLAINTIFF’S ALLSTATE HOMEOWNERS INSURANCE POLICY

21. Plaintiff purchased a House and Home Insurance Policy from Allstate Vehicle and Property Insurance Company for the Subject Property (“Insurance Policy”). (See attached Exhibit 1).

22. The Insurance Policy had an effective date of June 15, 2016.¹

23. The initial term for the Insurance Policy was one year, from June 15, 2016, to June 15, 2017.

24. The Insurance Policy number was 962 135 570.

25. The Insurance Policy policyholder was Christopher B. Mermigas.

26. The Insurance Policy Allstate agency was Heather Beck, 6358 S. Cass Avenue, Westmont, Illinois 60559.

27. The total premium for the initial Insurance Policy term was \$595.28.

28. The Insurance Policy listed a number of premium discounts including for “Claim Free” in the amount of \$100.75.

29. Plaintiff purchased the Enhanced Package as part of the Insurance Policy.

30. Plaintiff paid money to Defendant to include the Enhanced Package as part of the Insurance Policy.

31. The Enhanced Package provided extra benefits to the Plaintiff including Claim RateGuard, which was represented to be a feature that “will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard feature, you will not lose the

¹ Plaintiff later added automobile insurance coverage with Allstate in 2022.

Claim Free Discount, if you already have that discount on your policy.”

32. Plaintiff’s Insurance Policy defined “Occurrence” as follows:

Occurrence – means an accident, including continuous or repeated exposure to the same general harmful conditions during the policy period, resulting in **bodily injury** or **property damage**.

33. Plaintiff’s Insurance Policy does not include “Claim”, “Claim RateGuard” “Multiple Claims”, or any variation of “Claim” as a defined term.

34. Plaintiff’s Insurance Policy was renewed annually by Defendant’s submission of a Renewal House & Home Policy Declaration (“Renewals”). (See attached Exhibit 2).

35. Until June 2022, Plaintiff’s Renewals all contained a Claim-Free Discount of varying amounts.

36. From 2016 to 2022, Plaintiff paid extra for claim forgiveness on his Policy.

37. Until June 2022, Plaintiff’s Renewals all contained the Enhanced Package including Claim RateGuard feature.

38. Until June 2022, none of Plaintiff’s Renewals contained a Claim Rating Surcharge.

39. Plaintiff did not have any claims on his Insurance Policy from 2016 until an occurrence on February 6, 2022, as described further herein.

40. On March 2, 2022, Defendant issued an Amended House & Home Policy Declaration. (See attached Exhibit 3).

41. The March 2nd Amended Declaration contained a “Claim-Free” Discount of \$197.35.

42. The March 2nd Amended Declaration contained no Surcharge or any other charge for multiple claims.

43. On April 6, 2022, Defendant issued a Renewal House & Home Policy Declarations for the policy period beginning June 15, 2022, through June 15, 2023. (*See* attached Exhibit 4).

44. The April 6th Renewal did not include a “Claims-Free” Discount.

45. The April 6th Renewal included a Surcharge for “Claim rating” of \$225.72.

46. The total premium charged in the April 6th Renewal for the June 15, 2022, to June 15, 2023, policy period was \$1,938.94.

47. The April 6th Renewal included Plaintiff’s purchase of the Enhanced Package including “Claim RateGuard” and “Claim-Free Bonus”.

48. On April 19, 2022, Defendant issued an Amended House & Home Policy Declaration. (*See* attached Exhibit 5).

49. The total premium listed in the April 19th Amended Declaration was \$1,716.53.

50. The April 19th Amended Declaration included a Surcharge for “Claim rating” of \$189.13.

51. For the policy period of June 15, 2022, through June 15, 2023, Plaintiff paid a total premium that did not include a “Claim-Free Bonus”.

52. For the policy period of June 15, 2022, through June 15, 2023, Plaintiff paid a total premium that included a Surcharge for Claim Rating of \$189.13.

53. Beginning on June 15, 2022, Plaintiff paid a higher total premium due to

Allstate's removal of the Claim-Free Bonus.

54. Beginning on June 15, 2022, Plaintiff paid a higher total premium due to Allstate's charging of the Surcharge for Claim Rating of \$189.13.

55. Plaintiff terminated his Insurance Policy with Allstate effective April 15, 2023.

THE OCCURRENCE

56. On February 6, 2022, there was water damage to the Subject Property and a neighbor's residence that shares a common wall ("Occurrence").

57. Plaintiff promptly reported the water damage to Allstate.

58. The water damage was determined to have been caused by a leak due to a failed pipe that burst behind a kitchen cabinet leading to the dishwasher in the Subject Property.

59. Plaintiff's neighbor was a married couple named Ellen Emery and Brant Emery (the "Emery"). The Emery's property is located at 202 Carlisle Avenue, Westmont, Illinois 60559 (the "Emery Property").

60. In addition to the damage caused to the Subject Property, at the time of the leak, water from the failed pipe also damaged the Emery Property.

61. The failed pipe that burst caused damage simultaneously to the Subject Property and the Emery Property.

62. There was one cause of the damage to both the Subject Property and the Emery Property.

63. The damage or loss caused by the failed pipe that burst on February 6, 2022,

was one Occurrence as defined in the Plaintiff's Insurance Policy.

64. In a letter to the Emerys dated February 14, 2022, Allstate determined that its insured, Plaintiff, was not negligent in causing the failed pipe and that the "incident was unexpected/unforeseen" and that there was "no prior knowledge of any issue to alert our insured until the pipe burst." (See attached Exhibit 6).

65. The February 14, 2022, letter also states Mermigas was not at fault for the "incident", stating that "Allstate have [sic] determined our insured as not found at fault to cause the pipe burst, however, at our insured's request, we are extending the additional protection coverage to cover your policy deductible. Please report your damage to your own policy for further handling."

66. Plaintiff requested that his Allstate Insurance Policy cover the neighbor's loss as part of his claim.

ALLSTATE'S CLAIM SPLITTING

67. The Occurrence on February 6, 2022, arose out of one loss. All of the damage to the Plaintiff's Property and the Emerys' Property resulted from a common loss event and from the same Occurrence.

68. The February 6th loss resulted in one Occurrence as defined in the Insurance Policy.

69. Allstate's February 14th letter to Plaintiff's neighbor, the Emerys, does not mention that the loss will be split into multiple separate and distinct claims.

70. Defendant's website states that a claim is "A request to an insurance company for recovery for a loss." <https://www.allstate.com/tr/glossary.aspx>.

71. Defendant does not state a definition of a claim in its Insurance Policy.

72. There are over forty (40) references to a “claim” in Defendant’s Insurance Policy.

73. Defendant’s Insurance Policy does not refer its customers to its website for the definition of a claim.

74. Plaintiff’s Insurance Policy defined “Occurrence” as follows:

Occurrence – means an accident, including continuous or repeated exposure to the same general harmful conditions during the policy period, resulting in **bodily injury** or **property damage**.

75. Following the Occurrence, in June 2022, Allstate set up a claim to investigate and adjust the damage to Plaintiff’s property (Claim #0658202460) and a separate claim to investigate and adjust the damage to the Emery’s Property (Claim #0659087704).

76. Prior to June 2022, there was no reference or notice to Plaintiff that the February 6th Occurrence would be split into two claims.

77. There is no basis in Plaintiff’s Insurance Policy to split the February 6, 2022, Occurrence into two separate and distinct claims.

78. Defendant’s splitting of claims arising from one Occurrence allows it to impose its Surcharge for Claim Rating that improperly increases its policyholder’s insurance premiums.

79. After Defendant split Plaintiff’s claim into two separate claims, Defendant imposed the Surcharge for Claim Rating of \$189.13.

80. The Surcharge for Claim Rating was assessed against Plaintiff beginning on

June 15, 2022.

81. Defendant's Surcharge for Claim Rating imposed on Plaintiff has no basis in Defendant's Insurance Policy and was an impermissible charge.

82. Defendant's Surcharge for Claim Rating imposed on a loss arising from one occurrence is misleading, fraudulent and defies a reasonable consumer's expectations on when an increase in a policy premium may occur.

83. Defendant's Enhanced Package including the Claim RateGuard service was intended to protect Plaintiff and Class members in the event of a claim arising from one Occurrence.

84. Plaintiff and Class members purchased the Enhanced Package with the Claim RateGuard service under the reasonable expectation that it would provide protection for a claim arising out of one Occurrence.

85. Defendant's standard policy and practice to split a loss arising from one Occurrence into multiple claims violated the protections offered by the Enhanced Package including Claim RateGuard service.

86. By splitting the February 6, 2022, Occurrence into multiple claims, Defendant nullified the benefit of the Enhanced Package including Claim RateGuard purchased by Plaintiff and Class members.

87. Defendant's policy of improperly splitting claims arising from one Occurrence under its policies of insurance violates its Enhanced Package including Claim RateGuard service and nullifies said Enhanced Package.

PLAINTIFF'S DEPARTMENT OF INSURANCE CLAIM

88. In November 2022, Plaintiff submitted a complaint to the Illinois Department of Insurance regarding Defendant's improper claim splitting. It was assigned complaint number IL 22-14804.

89. On February 9, 2023, Defendant submitted its Report to the Illinois Department of Insurance in response to Plaintiff's complaint. (*See* attached Exhibit 7)

90. On February 28, 2023, the Illinois Department of Insurance issued its finding. (*See* attached Exhibit 8).

91. Neither Defendant's Report nor the Illinois Department of Insurance cited any Illinois law or regulation of the Insurance Code in support of its findings.

CLASS ALLEGATIONS

92. Plaintiff incorporates by reference all previous paragraphs of this Complaint as if fully re-written herein.

93. Plaintiff asserts the counts stated herein as class action claims pursuant to 735 ILCS 5/2-801.

94. Pursuant to 735 ILCS 5/2-801, Plaintiff brings this action as a class action, on behalf of the following classes (the "Class"):

Policy Class: Each person in the United States who entered into a House & Home Policy of Insurance with Defendant to provide insurance coverage for a home or other dwelling and who (a) submitted at least one eligible claim for coverage under the Policy of Insurance that arose from one occurrence or loss and (b) whose claim was split or divided into two or more separate claims under the Policy of Insurance during the Class Period.

Enhanced Package Class: Each person in the United States who entered into a House and Home Policy of Insurance with Defendant and purchased the Enhanced Package with the Claim RateGuard service.

95. The Class Period is defined as the limitations time period applicable under the claims to be certified.

96. The classes exclude counsel representing the class, governmental entities, Defendant, any entity in which Defendant has a controlling interest, Defendant's officers, directors, affiliates, legal representatives, employees, co-conspirators, successors, subsidiaries, and assigns, any judicial officer presiding over this matter, the members of their immediate families and judicial staff, and any individual whose interests are antagonistic to other putative class members.

97. Plaintiff reserves the right to amend or modify the class descriptions with greater particularity or further division into subclasses or limitation to particular issues.

98. This action has been brought and may properly be maintained as a class action under 735 ILCS 5/2-801 because it is a well-defined community of interest in the litigation and the class is readily and easily ascertainable.

99. Numerosity: Thousands of consumers in Illinois and in the United States have been injured by Defendant's deceptive marketing practices, including Plaintiff. They all have purchased Defendant's House & Home policies of insurance products and paid a premium for it in reliance on the Defendant's representations.

100. Each of the classes represented by Plaintiff have thousands of members and the joinder of all members is impracticable.

101. Typicality: Plaintiff's story and his claims are typical for the class and, as the named Plaintiff, he is aware of other persons in the same situation. Plaintiff and the members of the Class sustained damages arising out of Defendant's illegal course of

business.

102. Commonality: Since the whole class purchased Allstate insurance products and such products are promoted and sold by the Defendant, the questions of law and fact are common to the class.

103. Adequacy: Plaintiff Mermigas will fairly and adequately protect the interests of each class he represents.

104. Superiority: As questions of law and fact that are common to class members predominate over any questions affecting only individual members, a class action is superior and appropriate to other available methods for fairly and efficiently adjudicating this controversy.

COUNT I: BREACH OF CONTRACT

105. Plaintiff incorporates by reference the foregoing allegations of this Complaint as if fully re-written herein. Plaintiff asserts this count on his own behalf and on behalf of both Classes, as defined above, pursuant to 735 ILCS 5/2-801.

106. Plaintiff and members of each Class entered into contractual agreements with Defendant via the House & Home Policy issued by Defendant and accepted by Plaintiff and Class Members.

107. In the Insurance Policy, Defendant agreed to accept responsibility for payments arising from an Occurrence, as defined in the Insurance Policy, subject only to the terms and conditions set forth in the Insurance Policy.

108. However, when Plaintiff and Class Members had an Occurrence as defined in the Insurance Policy, Defendant wrongfully split the loss into multiple separate claims

based on the vague and ambiguous rationale of Allstate’s unwritten “Stance” and “Standard Process”.

109. There is no contractual basis in its Insurance Policy for Allstate to split a loss arising from one Occurrence into two separate claims.

110. Defendant breached its Insurance Policy with Plaintiff when it split the damages or loss arising from the February 6th Occurrence into multiple separate and distinct claims in June 2022.

111. Defendant breached its Insurance Policy with Plaintiff when it began charging Plaintiff the Surcharge for Claim Rating amount of \$189.13 on June 15, 2022.

112. Defendant breached its Insurance Policy with Plaintiff and the Enhanced Package with Claim RateGuard service sold to Plaintiff.

113. As a direct and proximate result of Defendant’s breach of contract, Plaintiff and the members of each Class suffered damages and are entitled to actual damages and costs.

**COUNT II: VIOLATIONS OF THE ILLINOIS CONSUMER FRAUD AND
UNIFORM DECEPTIVE TRADE PRACTICES ACT**

114. Plaintiff incorporates by reference the foregoing allegations of this Complaint as if fully re-written herein. Plaintiff asserts this count on his own behalf and on behalf of all those similarly situated, as defined above, pursuant to 735 ILCS 5/2-801.

115. The Illinois Consumer Fraud and Uniform Deceptive Business Practices Act (“ICFA”), 815 ILCS §§ 505/1, et seq., provides protection to consumers by mandating fair competition in commercial markets for goods and services.

116. The ICFA prohibits any deceptive, unlawful, unfair, or fraudulent business

acts or practices including using deception, fraud, false pretenses, false promises, false advertising, misrepresentation, or the concealment, suppression, or omission of any material fact, or the use or employment of any practice described in Section 2 of the “Uniform Deceptive Trade Practices Act”. 815 ILCS § 505/2.

117. The ICFA applies to Defendant’s acts as described herein because it applies to transactions involving the sale of goods or services to consumers.

118. Defendant is a “person” as defined by section 505/1(c) of the ICFA.

119. Plaintiff and each member of each Class are “consumers” as defined by section 505/1(e) of the ICFA.

120. Allstate’s insurance policies constitute “merchandise” under the meaning of section 505/1(b) and its sale is within the meaning of “trade” or “commerce” under the ICFA.

121. Defendant’s misrepresentations and omissions regarding the definition of an occurrence and how a loss arising from one Occurrence will be interpreted under the Insurance Policy are deceptive and unfair acts and practices prohibited by Chapter 2 of ICFA.

122. Defendant violated the ICFA when it misrepresented facts regarding the Claim RateGuard service offered under the Enhanced Package of its Insurance Policy. Accordingly, the misrepresentations were the central reason for consumers choosing to purchase Allstate insurance policies over other alternatives, and to pay a premium for it.

123. Defendant’s sale of the Claim RateGuard service offered under the Enhanced Package of its Insurance Policy failed to disclose that a loss arising from one

occurrence under the Insurance Policy could be split into multiple separate and distinct claims.

124. Defendant's failure to disclose that a loss arising from one occurrence under the Insurance Policy could be split into multiple separate and distinct claims is a material omission of fact that is misleading, deceptive and fraudulent.

125. Defendant violated the ICFA when it misrepresented facts regarding the definition of Occurrence in its Insurance Policy and how claims would be handled for a loss arising from one Occurrence. Defendant's practice of claim splitting for a loss arising from one occurrence as defined in the Insurance Policy is misleading, deceptive and fraudulent.

126. Defendant's failure to define "Claim" in its Insurance Policy is a material omission that is misleading, deceptive and fraudulent.

127. Defendant's failure to refer its customers to its own website as to the definition of a claim in a material omission that is misleading, deceptive and fraudulent.

128. Plaintiff and members of the Class relied upon Defendant's misrepresentations and omissions when they purchased Allstate insurance policies.

129. If Plaintiff and the Class had been aware of the true nature of its Claim RateGuard service offered under the Enhanced Package of Allstate's insurance policy, he never would have purchased it.

130. If Plaintiff and the Class members had been aware that Allstate would split claims arising from one Occurrence as defined by the Insurance Policy, he would not have purchased it.

131. Defendant also violated section 510/2(a)(12) of the DTPA by representing a loss resulting from one Occurrence will be separated into multiple distinct claims under the Insurance Policy.

132. Plaintiff and the Class reasonably relied on Defendant's misrepresentations and omissions when deciding to purchase the Enhanced Package including the Claim RateGuard offered by the Defendant for its Insurance Policy.

133. Defendant's misrepresentations and omissions regarding the Enhanced Package including the Claim RateGuard feature were acts likely to mislead the Plaintiff and the Class members acting reasonably under the circumstances, and thus constitute unfair and deceptive trade practices in violation of ICFA.

134. Defendant's misrepresentations and omissions regarding the definition of an occurrence contained in Defendant's Insurance Policy were acts likely to mislead the Plaintiff and the Class members acting reasonably under the circumstances, and thus constitute unfair and deceptive trade practices in violation of ICFA.

135. As a direct and proximate result of Defendant's violation of the ICFA, Plaintiff and the Class members have suffered harm in the form of monies paid for the Enhanced Package including the Claim Rate Guard feature because they paid more than what they would have otherwise paid had they know the true nature of the product.

136. As a direct and proximate result of Defendant's violation of the ICFA, Plaintiff and the Class members have suffered harm in the form of monies paid for the Surcharge for Claim Rating imposed as a result of Defendant's improper claim splitting because they paid more than what they would have otherwise paid had they know the true

nature of the product.

137. Defendant's practices set forth herein offend public policy, were and are immoral, unethical, oppressive, and unscrupulous, and cause substantial injury to consumers.

COUNT III: NEGLIGENT MISREPRESENTATION

138. Plaintiff incorporates by reference the foregoing allegations of this Complaint as if fully rewritten herein. As set forth above, Plaintiff asserts this count on his own behalf and on behalf of all other similarly situated persons pursuant to 735 ILCS 5/2-801.

139. Defendant had a duty to be truthful in their commercial speech. In convincing the Plaintiff to purchase its Insurance Policy, including the Enhanced Package with Claim RateGuard service, the Defendant made representations that it knew to be false, or negligently failed to examine the veracity of the affirmations.

140. As a result of Defendant's negligent misrepresentations, Plaintiff and members of each Class suffered injury.

COUNT IV: COMMON LAW FRAUD

141. Plaintiff incorporates by reference the foregoing allegations of this Complaint as if fully rewritten herein. As set forth above, the Plaintiff asserts this count on his own behalf and on behalf of all other similarly situated persons pursuant to 735 ILCS 5/2-801.

142. Defendant made false statements and omissions of material fact to the Plaintiff.

143. Defendant's assertion that its Claim RateGuard feature will Plaintiff and Class Members keep their discounts and avoid a premium increase in the event of a claim was false.

144. Defendant's definition of a "claim" contained on its website was false.

145. Defendant's definition of an "Occurrence" contained in its Insurance Policy is false.

146. Defendant's statements that its policies and procedures permitted it to split the Plaintiff's claim into multiple separate and distinct claims was false.

147. Defendant made the false statements with the intent that Plaintiff and Class Members rely on said false statements to purchase the Enhanced Package including Claim RateGuard feature.

148. Defendant's failure to include a definition of "claim" in its Insurance Policy was an intentional and knowing material omission of fact that was intended to induce Plaintiff to purchase the Enhanced Package including the Claim RateGuard service.

149. Plaintiff and the member of both Classes acted in reliance on Defendant's false statements to purchase the Enhanced Package including the Claim RateGuard feature.

150. Plaintiff suffered damages in the form of the payments made to Defendant for the Enhanced Package including Claim RateGuard feature.

151. Plaintiff suffered damages in the form of the payment of the Surcharge for Claim Rating charged to Plaintiff's insurance premium.

DEMAND FOR JURY TRIAL

152. Plaintiff and those similarly situated demand a trial by jury for all issues so

triable.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff, Christopher Mermigas, individually and on behalf of all those similarly situated, respectfully requests that judgment be entered in his favor and in favor of those similarly situated as follows:

- a. Certifying and maintaining this action as a class action, with the named Plaintiff as designated class representative and with his counsel appointed as class counsel;
- b. Declaring the Defendant in violation of each of the counts set forth above;
- c. Awarding the Plaintiff and those similarly situated compensatory, punitive, and treble damages;
- d. Awarding the Plaintiff and those similarly situated liquidated damages;
- e. Order the disgorgement of ill-gotten monies;
- f. Awarding the named Plaintiff a service award;
- g. Awarding pre-judgment, post-judgment, and statutory interest;
- h. Awarding attorneys' fees and costs;
- i. Awarding such other and further relief as the Court may deem just and proper.

Dated: September 21, 2023

Respectfully Submitted,

/s/ Keith L. Gibson

Keith L. Gibson, Esq.

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Attorneys for the Plaintiff and the Putative Class

EXHIBIT 1



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of May 25, 2016

Policyholder(s) Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
5 N WABASH AVE APT 1206
CHICAGO IL 60602-4739



TrueFit® life insurance offers customized coverage that could help your loved ones pay off the mortgage in the event you're no longer around. **Call me today.**

\$250,000 coverage

30-year term:* \$29.26 to \$48.18 per month

Welcome to Allstate!

Thank you for choosing Allstate for your House & Home insurance. We look forward to protecting what's important to you for many years.

Here's your insurance policy

Along with your new House & Home policy, I've included a guide to what's in this package and answers to some common questions.

How to contact us

Please give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

NP210

*Term based on your estimated mortgage. Rates shown are for Preferred thru Standard Non-Smoker and based on Male, 29 as of the date above for Allstate TrueFit®, a term life insurance policy issued by Allstate Assurance Co., Home Office: Northbrook, IL (series ICC14AC1 or AC14-1); in New York, Allstate Life Insurance Co. of New York, Hauppauge, NY (series NYLU818). Rate quoted is set at company's sole discretion, subject to change and to insured meeting underwriting criteria. Other face amounts, guaranteed premium terms, or underwriting classes available, but will have different rates, which may be higher. Premium paid differs by payment mode. Medical exam may be required. Premiums are level for term period selected then increase annually to age 95. Policy exclusions, limitations and terms may affect coverage, renewal, cancellation, termination or other contractual rights and benefits.

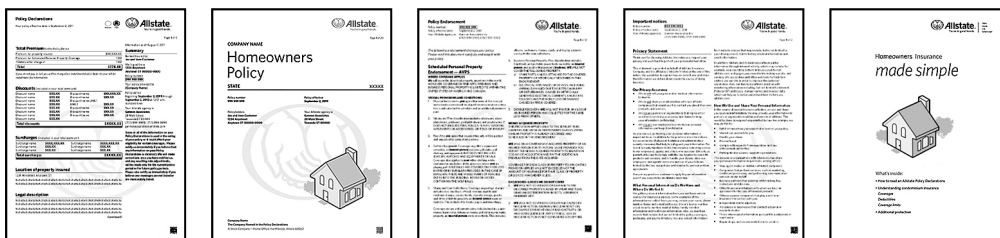


Your Insurance Coverage Checklist

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 welcome package



Policy Declarations*
 The Policy Declarations lists policy details, such as your property details and coverages.

Policy
 Your policy is your insurance contract; it lists all of the terms and conditions of your coverage.

Policy Endorsements
 If we make any changes to your policy, these documents will include your new contract language.

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.

House & Home Policy Declarations

Your policy effective date is June 15, 2016



Total Premium for the Policy Period

Premium for property insured \$595.28

Total \$595.28

Discounts (included in your total premium)

Protective Device	\$11.43	Claim Free	\$100.75
Home Buyer	\$19.40	Early Signing	\$8.08
Responsible Payment	\$221.38	Welcome	\$44.10

Total discount savings \$405.14

Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1450 sq. ft.; end townhouse - 2 stories

Foundation:

slab at grade, 100%

Attached structures:

One 2-car attached garage Open porch, 64 sq. ft.

Interior details:

One average kitchen One average half bath
Two average full baths One gas fireplace

Exterior wall types:

75% aluminum siding 25% 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-
Two exterior wood doors 8 ft, 100%

Fire protection details:

1 mile to fire department

Information as of May 25, 2016

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**5 N Wabash Ave Apt 1206
Chicago IL 60602-4739**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2016** through **June 15, 2017** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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)



House & Home Policy Declarations
 Policy number: **962 135 570**
 Policy effective date: June 15, 2016
 Your Allstate agency is Heather Beck
 (630) 581-0103

Insured property details* (continued)

Roof surface material type:

- Composition
 • 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 4 years
 Roof geometry - Gable

Mortgagee

DKMC DBA 1ST ADVANTAGE MTG ISAOA , ATIMA
 701 E 22nd St #125, Lombard, IL 60148-5096
 Loan number: 488516048008

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$237,268	<ul style="list-style-type: none"> ▪ \$1,000 Windstorm and Hail ▪ \$1,000 All other perils
Other Structures Protection	\$23,727	<ul style="list-style-type: none"> ▪ \$1,000 Windstorm and Hail ▪ \$1,000 All other perils
Personal Property Protection	\$177,951	<ul style="list-style-type: none"> ▪ \$1,000 Windstorm and Hail ▪ \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$94,908	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Additional Fire Department Charges	Not purchased*	
Building Materials Theft	Not purchased*	
Dwelling in the Course of Construction	Not purchased*	
Electronic Data Recovery	Not purchased*	
Extended Coverage on Cameras	Not purchased*	

(continued)

064 070 012
 1605265003850
 11000005003850064L000160526063018001337002030009161
 IL070NBD

House & Home Policy Declarations
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 Your Allstate agency is Heather Beck
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Coverage	Limits of Liability	Applicable Deductible(s)
Extended Coverage on Jewelry, Watches and Furs	Not purchased*	
Extended Coverage on Musical Instruments	Not purchased*	
Extended Coverage on Sports Equipment	Not purchased*	
Extended Premises	Not purchased*	
Fair Rental Income	Not purchased*	
Golf Cart	Not purchased*	
Green Improvement	Not purchased*	
Home Day Care	Not purchased*	
Identity Theft Expenses	Not purchased*	
Increased Coverage on Business Property	Not purchased*	
Increased Coverage on Theft of Silverware	Not purchased*	
Loss Assessments	\$10,000 each occurrence	
Mine Subsidence	Not purchased*	
Secondary Residence	Not purchased*	
Select Value	Not purchased*	
Workers' Compensation and Employers' Liability Coverage for Residence Employees	Not purchased*	
Yard and Garden	Not purchased*	

*** 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.



House & Home Policy Declarations
Policy number: **962 135 570**
Policy effective date: June 15, 2016
Your Allstate agency is Heather Beck
(630) 581-0103

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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101

Important payment and coverage information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:
 - **Claim RateGuardSM**
This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuardSM feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.
 - **Claim-Free Bonus**
For every twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.
- ▶ The Property Insurance Adjustment condition applies.
- ▶ Do not pay. Mortgagee has been billed.

Allstate Vehicle and Property Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



Steven P. Sorenson
President



Susan L. Lees
Secretary

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY

House & Home Policy

ILLINOIS

AVP81

Policy number
962 135 570

Policy effective
June 15, 2016

Policyholders
Christopher B Mermigas
5 N Wabash Ave Apt 1206
Chicago IL 60602-4739

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559



Allstate Vehicle and Property Insurance Company
The Company Named in the Policy Declarations
A Stock Company---Home Office: Northbrook, Illinois 60062



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Agreements We Make With You

We make the following agreements with you:

- boarders reside on the **residence premises** at any one time; or
- 3) a portion is rented as a private garage.

General

Definitions Used In This Policy

Throughout this policy, when the following words appear in bold type, they are defined as follows:

1. **Bodily injury**—means physical harm to the body, including sickness or disease, and resulting death, except that **bodily injury** does not include:
 - a) any venereal disease;
 - b) herpes;
 - c) Acquired Immune Deficiency Syndrome (AIDS);
 - d) AIDS Related Complex (ARC);
 - e) Human Immunodeficiency Virus (HIV);

or any resulting symptom, effect, condition, disease or illness related to a) through e) listed above.

In addition, **bodily injury** does not include any symptom, effect, condition, disease or illness resulting in any manner from:

- a) lead in any form;
- b) asbestos in any form;
- c) radon in any form; or
- d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank located at the **residence premises**.

2. **Building structure**—means a structure with walls and a roof.
3. **Business**—means:
 - a) any full- or part-time activity of any kind engaged in for economic gain including the use of any part of any premises for such purposes. The providing of home day care services to other than an **insured person** or relative of an **insured person** for economic gain is also a **business**.

However, the mutual exchange of home day care services is not considered a **business**;

- b) the rental or holding for rental of property by an **insured person**. Rental of **your residence premises** is not considered a **business** when:
 - 1) it is rented occasionally for residential purposes;
 - 2) a portion is rented to roomers or boarders, provided not more than two roomers or

4. **Dwelling**—means the single-family **building structure**, identified as the insured property on the Policy Declarations, where **you** reside and which is principally used as a private residence.

5. **Insured person(s)**—means **you** and, if a resident of **your** household:
 - a) any relative; and
 - b) any person under the age of 21 in **your** care.

Under **Family Liability Protection-Coverage X** and **Guest Medical Protection-Coverage Y**, "**insured person**" also means:

- a) any person or organization legally responsible for loss caused by animals or watercraft covered by this policy which are owned by an **insured person**. **We** do not cover any person or organization using or having custody of animals or watercraft in any **business**, or without permission of the owner.
- b) with respect to the use of any vehicle covered by this policy, any person while engaged in the employment of an **insured person**.

6. **Insured premises**—means:
 - a) the **residence premises**; and
 - b) under **Section II** only:
 - 1) the part of any other premises, other structures and grounds used by **you** as a residence. This includes premises, structures and grounds **you** acquire for **your** use as a private residence while this policy is in effect;
 - 2) any part of a premises not owned by an **insured person** but where an **insured person** is temporarily living;
 - 3) cemetery plots or burial vaults owned by an **insured person**;
 - 4) land owned by or rented to an **insured person** where a single-family **dwelling** is being built as that person's residence;
 - 5) any premises used by an **insured person** in connection with the **residence premises**; and
 - 6) any part of a premises occasionally rented to an **insured person** for other than **business** purposes.

7. **Occurrence**—means an accident, including continuous or repeated exposure to substantially the same general

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harmful conditions during the policy period, resulting in **bodily injury** or **property damage**.

8. **Property damage**—means physical injury to or destruction of tangible property, including loss of its use resulting from such physical injury or destruction.
9. **Residence employee**—means an employee of an **insured person** while performing duties arising out of and in the course of employment in connection with the maintenance or use of **your residence premises**. This includes similar duties performed elsewhere for an **insured person**, not in connection with the **business** of an **insured person**.
10. **Residence premises**—means the **dwelling**, other structures and land located at the address stated on the Policy Declarations.
11. **Roof surface**—means the roof surface material type (slate, composition, wood, tile, metal, all other roof surface material types) of a **building structure** or other structure covered under **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B** and all other roofing components, including, but not limited to:
 - a) flashing, caps, vents, drip edges, and ice shields;
 - b) sheeting, felt and membranes;
 - c) modified bitumen, bitumen, rubber, built-up and sprayed polyurethane foam roofing;
 - d) foam inserts and elastomeric coating;
 - e) finials, eave and gable trim and snow guards;
 - f) battens, counter battens, bird stops, gravel stops; and
 - g) coatings, adhesives, adherents and other finishing materials for roof surface materials and all other roofing components.
12. **We, us, or our**—means the company named on the Policy Declarations.
13. **Windstorm**—means wind with or without precipitation.
14. **You or your**—means the person listed under Named Insured(s) on the Policy Declarations as the insured and that person's resident spouse.

Insuring Agreement

In reliance on the information **you** have given **us**, **we** agree to provide the coverages indicated on the Policy Declarations. In return, **you** must pay the premium when due and comply with

the policy terms and conditions, and inform **us** of any change in title, use or occupancy of the **residence premises**.

Subject to the terms of this policy, the Policy Declarations shows the location of the **residence premises**, applicable coverages, limits of liability and premiums. The policy applies only to losses or **occurrences** that take place during the policy period. The Policy Period is shown on the Policy Declarations. This policy is not complete without the Policy Declarations.

This policy imposes joint obligations on the Named Insured(s) listed on the Policy Declarations and on that person's resident spouse. These persons are defined as **you** or **your**. This means that the responsibilities, acts and omissions of a person defined as **you** or **your** will be binding upon any other person defined as **you** or **your**.

This policy imposes joint obligations on persons defined as an **insured person**. This means that the responsibilities, acts and failures to act of a person defined as an **insured person** will be binding upon another person defined as an **insured person**.

Conformity To State Statutes

When the policy provisions conflict with the statutes of the state in which the **residence premises** is located, the provisions are amended to conform to such statutes.

Coverage Changes

When **we** broaden coverage during the policy period without charge, **you** have the new features if **you** have the coverage to which they apply. Otherwise, the policy can be changed only by endorsement.

The coverage provided and the premium for the policy are based on information **you** have given **us**. **You** agree to cooperate with **us** in determining if this information is correct and complete. **You** agree that if this information changes, or if this information is incorrect or incomplete, **we** may adjust **your** coverage and premium accordingly during the policy period.

Any calculation of **your** premium or changes in **your** coverage will be made using the rules, rates and forms on file, if required, for **our** use in **your** state. The rates in effect at the beginning of **your** current policy period will be used to calculate any change in **your** premium.



Policy Transfer

You may not transfer this policy to another person without **our** written consent.

Continued Coverage After Your Death

If **you** die, coverage will continue until the end of the current policy period for:

1. **your** legal representative while acting as such, but only with respect to the **residence premises** and property covered under this policy on the date of **your** death.
2. an **insured person**, and any person having proper temporary custody of **your** property until a legal representative is appointed and qualified.

Cancellation

Your Right to Cancel:

You may cancel this policy by notifying **us** of the future date **you** wish to stop coverage.

Our Right to Cancel:

We may cancel this policy by mailing notice to **you** at the mailing address shown on the Policy Declarations. When this policy has been in effect for less than 60 days, and it is not a renewal with **us**, **we** may cancel this policy for any reason by giving **you** at least 10 days notice before the cancellation takes effect.

When the policy has been in effect for 60 days or more, or if it is a renewal with **us**, **we** may cancel this policy for one or more of the following reasons:

1. nonpayment of premium;
2. the policy was obtained by misrepresentation, fraud or concealment of material facts;
3. material misrepresentation, fraud or concealment of material facts in presenting a claim, or violation of any of the policy terms; or
4. there has been a substantial change or increase in hazard in the risk **we** originally accepted.

If the cancellation is for nonpayment of premium, **we** will give **you** at least 10 days notice. If the cancellation is for any of the other reasons, **we** will give **you** at least 30 days notice.

Our mailing the notice of cancellation to **you** will be deemed proof of notice. Coverage under this policy will terminate on the effective date and hour stated on the cancellation notice.

Your return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or as soon as possible. However, refund of unearned premium is not a condition of cancellation.

Our Right Not to Renew or Continue:

We have the right not to renew or continue the policy beyond the current policy period. If **we** do not intend to continue or renew the policy, **we** will mail **you** notice at least 30 days before the end of the policy period. **Our** mailing the notice of nonrenewal to **you** will be deemed proof of notice.

Misrepresentation, Fraud Or Concealment

We may void this policy if it was obtained by misrepresentation, fraud or concealment of material facts. If **we** determine that this policy is void, all premiums paid will be returned to **you** since there has been no coverage under this policy.

We do not cover any loss or **occurrence** in which any **insured person** has concealed or misrepresented any material fact or circumstance.

What Law Will Apply

This policy is issued in accordance with the laws of the state in which the **residence premises** is located and covers property or risks principally located in that state. Subject to the following paragraph, the laws of the state in which the **residence premises** is located shall govern any and all claims or disputes in any way related to this policy.

If a covered loss to property, or any other **occurrence** for which coverage applies under this policy, happens outside the state in which the **residence premises** is located, claims or disputes regarding that covered loss to property, or other covered **occurrence**, may be governed by the laws of the jurisdiction in which that covered loss to property or other covered **occurrence** happened, only if the laws of that jurisdiction would apply in the absence of a contractual choice of law provision such as this.

Where Lawsuits May Be Brought

Subject to the following two paragraphs, any and all lawsuits in any way related to this policy, shall be brought, heard and decided only in a state or federal court located in the state in which the **residence premises** is located. Any and all lawsuits against persons not parties to this policy but involved in the sale, administration, performance, or alleged breach of this policy, or otherwise related to this policy, shall be brought, heard and decided only in a state or federal court located

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Policy number:
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Heather Beck
(630) 581-0103



in the state in which the **residence premises** is located, provided that such persons are subject to or consent to suit in the courts specified in this paragraph.

If a covered loss to property, or any other **occurrence** for which coverage applies under this policy, happens outside the state in which the **residence premises** is located, lawsuits regarding that covered loss to property, or other covered **occurrence**, may also be brought in the judicial district where that covered loss to property or other covered **occurrence** happened.

Nothing in this provision, **Where Lawsuits May Be Brought**, shall impair any party's right to remove a state court lawsuit to a federal court.

Action Against Us

No one may bring an action against **us** unless there has been full compliance with all policy terms.

Any action against **us** to which neither the **Action Against Us** provision located in **Section I Conditions** nor the **Action Against Us** provision located in **Section II Conditions** applies must be commenced within one year of the date the cause of action accrues.

If an action is brought asserting claims relating to the existence or amount of coverage, or the amount of loss for which coverage is sought, under different coverages of this policy, the claims relating to each coverage shall be treated as if they were separate actions for the purpose of the time limit to commence action.

Arbitration

Any claim or dispute in any way related to this policy, by an **insured person** against **us** or **us** against an **insured person**, may be resolved by arbitration only upon mutual consent of the parties. Arbitration pursuant to this provision shall be subject to the following:

1. no arbitrator shall have the authority to award punitive damages or attorney's fees;
2. neither of the parties shall be entitled to arbitrate any claims or disputes in a representative capacity or as a member of a class; and
3. no arbitrator shall have the authority, without the mutual consent of the parties, to consolidate claims or disputes in arbitration.

Section I—Your Property

Dwelling Protection—Coverage A

Property We Cover Under Coverage A:

1. **Your dwelling**, including attached structures. Structures connected to **your dwelling** by only a fence, utility line, or similar connection are not considered attached structures.
2. Construction materials and supplies at the **residence premises** for use in connection with **your dwelling**.
3. Wall-to-wall carpeting fastened to **your dwelling**.

Property We Do Not Cover Under Coverage A:

1. Any structure, including fences, or other property covered under **Other Structures Protection—Coverage B**.
2. Land.
3. Satellite dish antennas and their systems, whether or not attached to **your dwelling**.

Other Structures Protection—Coverage B

Property We Cover Under Coverage B:

1. Structures at the address shown on the Policy Declarations separated from **your dwelling** by clear space.
2. Structures at the address shown on the Policy Declarations connected to **your dwelling** by only a fence, utility line, or similar connection.
3. Construction materials and supplies at the **residence premises** for use in connection with structures other than **your dwelling**.
4. Wall-to-wall carpeting fastened to **building structures**, other than **your dwelling**, at the address shown on the Policy Declarations.

Property We Do Not Cover Under Coverage B:

1. Structures used in whole or in part for **business** purposes.
2. Any structure or other property covered under **Dwelling Protection—Coverage A**.



3. Land.
4. Construction materials and supplies at the **residence premises** for use in connection with the **dwelling**.
5. Satellite dish antennas and their systems, whether or not attached to **building structures**.

Losses We Cover Under Coverages A and B:

We will cover sudden and accidental direct physical loss to property described in **Dwelling Protection-Coverage A** and **Other Structures Protection-Coverage B** except as limited or excluded in this policy.

Losses We Do Not Cover Under Coverages A and B:

- A. Under **Dwelling Protection-Coverage A** and **Other Structures Protection-Coverage B** of this policy, **we** do not cover any loss which consists of, is caused by, or would not have occurred but for, one or more of the following excluded events, perils or conditions. Such loss is excluded regardless of: a) the cause or source of the excluded event, peril or condition; b) any other causes contributing concurrently or in any sequence with the excluded event, peril or condition to produce the loss; or c) whether the excluded event, peril or condition involves isolated or widespread damage, arises from natural, man-made or other forces, or arises as a result of any combination of these forces.
 1. Flood, including, but not limited to, surface water, waves, tidal water or overflow of any body of water, or spray from any of these, whether or not driven by wind.
 2. Water or any other substance that backs up through sewers or drains.
 3. Water or any other substance that overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.
 4. Water or any other substance on or below the surface of the ground. This includes water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the **residence premises**.

We do cover sudden and accidental direct physical loss caused by fire or explosion resulting from items 1 through 4 listed above.

5. Earth movement of any type, including, but not limited to, earthquake, volcanic eruption, lava flow, landslide, subsidence, mudflow, pressure, sinkhole, erosion, or the sinking, rising, shifting, creeping, expanding, bulging, cracking, settling or contracting of the earth. This exclusion applies whether or not the earth movement is combined with water.

We do cover sudden and accidental direct physical loss caused by fire or explosion resulting from earth movement.

6. Actions taken by civil, governmental or military authorities:
 - a) to enforce any building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, placement or demolition of any **building structure**, other structure or land at the **residence premises**; or
 - b) requesting, demanding or ordering that an **insured person** test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, or neutralize, or in any way respond to or assess the effects of, any loss or potential loss at the **residence premises**.

However, **we** will cover sudden and accidental direct physical loss caused by actions of civil, governmental or military authority to prevent the spread of fire.

7. Nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these. Loss which consists of, is caused by, or would not have occurred but for, the nuclear hazard is not considered loss by fire, explosion or smoke.
8.
 - a) War, whether declared or undeclared;
 - b) warlike acts;
 - c) invasion;
 - d) insurrection;
 - e) rebellion;
 - f) revolution;
 - g) civil war;
 - h) usurped power;

- i) destruction for a military purpose; or
 - j) action taken by civil, governmental or military authority to hinder or defend against an actual or impending enemy act.
9. Soil conditions, including, but not limited to, corrosive action, chemicals, compounds, elements, suspensions, crystal formations or gels in the soil.
10. Vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, or other irritants, contaminants or pollutants.

However, **we** will not apply this exclusion to sudden and accidental direct physical loss which consists of, is caused by, or would not have occurred but for:

- a) a fire or an explosion at **your residence premises**;
- b) smoke or soot resulting from food preparation at **your residence premises**;
- c) the malfunction of a heating or air conditioning system or a household appliance at **your residence premises**;
- d) smoke, soot or fumes originating away from **your residence premises**, provided the smoke, soot or fumes:
 - 1) were not from industrial, governmental or military operations, agricultural smudging, or the manufacturing of any controlled substance; and
 - 2) did not result from nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these;
- e) spray, overspray, spatter, or spillage, by a person located on the ground at the **residence premises** or in or upon a structure **we** cover at the **residence premises**, of lawfully possessed, commercially available supplies manufactured or produced for use in food preparation, personal hygiene, or for cleaning or maintaining a residential property or personal property;
- f) spray, overspray, spatter or spillage of lawfully possessed, commercially available supplies by a person performing cleaning or other maintenance services at a premises located within 500 feet of the **residence premises**;
- g) spillage or release at **your residence premises** of gas or oil, in any form, used to prepare foods at **your residence premises**, or to heat the **dwelling**

- or other **building structures** at **your residence premises**, when such spillage or release results in a fire or an explosion at **your residence premises**; or
- h) fuel, oil or other fluids necessary to operate a motorized land vehicle if, at the time of the loss, such fuel, oil or other fluids are being used solely for the purpose of operating a motorized land vehicle and the loss results from a collision, at the **residence premises**, of the motorized land vehicle with property **we** cover under **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B**.

11. Lack of utility services at the **residence premises**, meaning loss or interruption of, lack or loss of access to, or unavailability of, one or more utility services for the **residence premises**, including, but not limited to, electric, natural gas or other fuels, water, sanitation, sewer, cable or communication services, unless the lack of utility services results solely from a sudden and accidental direct physical loss to property located at the **residence premises** caused by an event, peril or condition not excluded by this policy.

When the lack of utility services results in freezing of:

- a) plumbing, automatic fire protective sprinkler systems, heating or air conditioning systems;
- b) household appliances; or
- c) swimming pools, hot tubs or spas located within a heated portion of the **dwelling**, or their filtration and circulation systems located within a heated portion of the **dwelling**;

or when the lack of utility services results in discharge, leakage or overflow from within a), b) or c) above caused by freezing, **we** do cover sudden and accidental direct physical loss caused by the freezing if **you** used reasonable care to maintain heat in the **building structure**. If the **building structure** is not equipped with an automatic fire protective sprinkler system, **you** may elect to shut off the water supply and drain the water from the systems, appliances, swimming pools, hot tubs, spas and their filtration and circulation systems instead of maintaining heat in the **building structure**.

12. Inability of an **insured person** to use, access or remain at the **residence premises** due to an actual,



impending or expected lack, impassability or unavailability of any reasonable means of ingress to or egress from the **residence premises**, including, but not limited to, roads, highways, causeways, sidewalks, paths, rails, bridges, tunnels or waterways.

For purposes of this exclusion, a particular means of ingress or egress will be considered impassable or unavailable if:

- a) it cannot be safely traveled due to physical damage or destruction of that means of ingress or egress; or
- b) it cannot be traveled due to actions by others, including, but not limited to, civil, governmental or military authorities which prohibit or restrict travel using that means of ingress or egress.

13. Seizure, confiscation or quarantine by civil, governmental or military authority.

We will cover sudden and accidental direct physical loss caused by actions of civil, governmental or military authority to prevent the spread of fire.

14. The manufacturing of any controlled substance.

15. Weather Conditions that contribute in any way with an event, peril or condition excluded under **Losses We Do Not Cover Under Coverages A and B** to produce a loss.

- B. Under **Dwelling Protection-Coverage A** and **Other Structures Protection-Coverage B** of this policy, **we** do not cover any loss consisting of or caused by mold, fungus, wet rot, dry rot or bacteria. This includes any loss which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.

This exclusion applies regardless of whether mold, fungus, wet rot, dry rot or bacteria arises from any other cause of loss, including, but not limited to, a loss involving water, water damage or discharge, which may otherwise be covered by this policy, except as specifically provided in **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

- C. When loss is not excluded under paragraph A or paragraph B of **Losses We Do Not Cover Under Coverages A and B**, and there are two or more causes

of loss to the covered property, **we** do not cover the loss if the predominant cause(s) of loss is (are) excluded under paragraph D, immediately below.

- D. Under **Dwelling Protection-Coverage A** and **Other Structures Protection-Coverage B** of this policy, **we** do not cover any loss consisting of or caused by one or more of the following excluded events, perils or conditions. Such loss is excluded regardless of whether the excluded event, peril or condition involves isolated or widespread damage, arises from natural, man-made or other forces, or arises as a result of any combination of these forces.
1. The failure by any **insured person** to take all reasonable steps to save and preserve property when the property is endangered by a cause of loss **we** cover.
 2. Any substantial change or increase in hazard, if changed or increased by any means within the control or knowledge of an **insured person**.
 3. Intentional or criminal acts of or at the direction of any **insured person**, if the loss that occurs:
 - a) may be reasonably expected to result from such acts; or
 - b) is the intended result of such acts.

This exclusion applies regardless of whether the **insured person** is actually charged with, or convicted of, a crime.

4. Collapse, except as specifically provided in **Section I Additional Protection** under item 10, "Collapse."
5.
 - a) Wear and tear, aging, marring, scratching, deterioration, inherent vice, or latent defect;
 - b) mechanical breakdown;
 - c) growth of trees, shrubs, plants or lawns, regardless of whether such growth is above or below the surface of the ground;
 - d) rust or other corrosion;
 - e) settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings; or
 - f) insects, rodents, birds or domestic animals. **We** do cover the breakage of glass or safety glazing materials caused by birds.

If any of a) through f) causes the sudden and accidental escape of water or steam from a plumbing, heating or air conditioning system,

a household appliance or an automatic fire protective sprinkler system within **your dwelling**, **we** cover the direct physical damage caused by the water or steam.

If loss to covered property is caused by water or steam not otherwise excluded, **we** will cover the cost of tearing out and replacing any part of **your dwelling** necessary to repair the system or appliance. This does not include damage to the defective system or appliance from which the water or steam escaped.

6. Freezing of:
- a) plumbing, automatic fire protective sprinkler systems, heating or air conditioning systems;
 - b) household appliances; or
 - c) swimming pools, hot tubs or spas located within a heated portion of the **dwelling**, or their filtration and circulation systems located within a heated portion of the **dwelling**;

or discharge, leakage or overflow from within a), b) or c) above, caused by freezing, while the **building structure** is vacant, unoccupied or being constructed, unless **you** have used reasonable care to maintain heat in the **building structure**. If the **building structure** is not equipped with an automatic fire protective sprinkler system, **you** may elect to shut off the water supply and drain the water from the systems, appliances, swimming pools, hot tubs, spas and their filtration and circulation systems instead of maintaining heat in the **building structure**.

7. Freezing, thawing, pressure or weight of water, snow or ice, whether or not driven by wind. This exclusion applies to fences, pavements, patios, foundations, retaining walls, bulkheads, piers, wharves and docks. This exclusion also applies to swimming pools, hot tubs, spas, and their filtration and circulation systems, which are not located within a heated portion of the **dwelling**.
8. Seepage, meaning continuous or repeated seepage or leakage over a period of weeks, months, or years, of water, steam or fuel:
- a) from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a domestic appliance; or
 - b) from, within or around any plumbing fixtures, including, but not limited to, shower stalls,

shower baths, tub installations, sinks or other fixtures designed for the use of water or steam.

9. Theft from **your residence premises** while **your dwelling** is under construction, or of materials and supplies for use in construction, until **your dwelling** is completed and occupied.
10. Vandalism or malicious mischief if **your dwelling** is vacant or unoccupied for more than 30 consecutive days immediately prior to the vandalism or malicious mischief. A **dwelling** under construction is not considered vacant or unoccupied.
11. Planning, Construction or Maintenance, meaning faulty, inadequate or defective:
- a) planning, zoning, development, surveying, siting;
 - b) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c) materials used in repair, construction, renovation or remodeling; or
 - d) maintenance;
- of property whether on or off the **residence premises** by any person or organization.

Personal Property Protection—Coverage C

Property We Cover Under Coverage C:

1. Personal property owned or used by an **insured person** anywhere in the world. When personal property is located away from the **residence premises**, coverage is limited to 10% of **Personal Property Protection—Coverage C**.
2. At **your** option, personal property owned by a guest or **residence employee** while the property is in a residence **you** are occupying.

Limitations On Certain Personal Property:

Limitations apply to the following groups of personal property. If personal property can reasonably be considered a part of two or more of the groups listed below, the lowest limit will apply. These limitations do not increase the amount of insurance under **Personal Property Protection—Coverage C**. The total amount of coverage for each group in any one loss is as follows:

1. \$ 200 — Property used or intended for use in a **business** while the property is away from the **residence premises**. This does not



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include electronic data processing equipment or the recording or storage media used with that equipment.

2. \$ 500 — Theft of any recording or storage media while such property is away from the **residence premises**, whether or not it is used with electronic data processing equipment or in a **business**. Recording or storage media includes, but is not limited to:
 - a) tapes;
 - b) CDs, DVDs and other discs;
 - c) records;
 - d) disks;
 - e) reels;
 - f) cassettes;
 - g) cartridges; or
 - h) programs.
3. \$ 1,000 — Property used or intended for use in a **business**, including property held as samples or for sale or delivery after sale, while the property is on the **residence premises**. This does not include electronic data processing equipment or the recording or storage media used with that equipment.
4. \$ 1,000 — Trading cards, subject to a maximum amount of \$250 per card.
5. \$ 1,000 — Watercraft, including their attached or unattached trailers, furnishings, equipment, parts, and motors.
6. \$ 1,000 — Trailers not used with watercraft.
7. \$ 1,500 — Motorized land vehicle parts, equipment or accessories not attached to or located in or upon any motorized land vehicle.
8. \$ 2,000 — Theft of firearms, their related equipment, and accessories.
9. \$ 2,500 — Theft of goldware, silverware, pewterware and platinumware.
10. \$ 5,000 — Theft of jewelry, watches, precious and semi-precious stones, gold other than goldware, silver other than silverware, pewter other than pewterware, platinum other than platinumware, and furs, including

any item containing fur which represents its principal value, subject to a maximum amount of \$1,000 per item.

11. \$10,000 — Theft of tools and their accessories.
12. \$10,000 — Motorized land vehicles used solely for the service of the **insured premises** and not licensed for use on public roads. This does not include motorized land vehicles designed for assisting the disabled and not licensed for use on public roads.

Property We Do Not Cover Under Coverage C:

1. Personal property specifically described and insured by this or any other insurance.
2. Animals.
3. Motorized land vehicles, including, but not limited to, any land vehicle powered or assisted by a motor or engine. **We** do not cover any motorized land vehicle parts, equipment or accessories attached to or located in or upon any motorized land vehicle. **We** do cover motorized land vehicles designed for assisting the disabled, or used solely for the service of the **insured premises**, and not licensed for use on public roads.
4. Aircraft and aircraft parts. This does not include model or hobby craft not designed to carry people or cargo.
5. Property of roomers, boarders or tenants not related to **you**.
6. Property located away from the **residence premises** and rented or held for rental to others.
7. Satellite dish antennas and their systems.
8. Money, bullion, bank notes, coins and other numismatic property, scrip, stored value cards, and smart cards.
9. Accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, checks, cashier's checks, traveler's checks, passports, securities, tickets, and stamps, including philatelic property.
10. Manuscripts, including documents stored on electronic media.

Losses We Cover Under Coverage C:

We will cover sudden and accidental direct physical loss to the property described in **Personal Property Protection-Coverage C** caused by the following, except as limited or excluded in this policy:

1. Fire or lightning.
2. **Windstorm** or hail.

We do not cover:

- a) loss to covered property inside a **building structure**, caused by rain, snow, sleet, sand or dust unless the wind or hail first damages the roof or walls and the wind forces rain, snow, sleet, sand or dust through the damaged roof or wall;
 - b) loss to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed **building structure**. However, **we** do cover canoes and rowboats on the **residence premises**.
3. Explosion.
 4. Riot or civil commotion, including pillage and looting during, and at the site of, the riot or civil commotion.
 5. Aircraft, including self-propelled missiles and spacecraft.
 6. Vehicles.
 7. Smoke.
 8. Vandalism and malicious mischief.

We do not cover vandalism or malicious mischief if **your dwelling** has been vacant or unoccupied for more than 30 consecutive days immediately prior to the vandalism or malicious mischief. A **dwelling** under construction is not considered vacant or unoccupied.

9. Falling objects.

We do not cover loss to personal property inside a **building structure** unless the falling object first damages the exterior walls or roof of the **building structure**.

10. Weight of ice, snow or sleet which causes damage to personal property in a **building structure**, but only if the **building structure** is damaged due to the weight of ice, snow or sleet.

11. Artificially generated electrical current to electronics, electrical appliances, fixtures and wiring.
12. Bulging, burning, cracking or rupture of a steam or hot water heating system, an air conditioning system, an automatic fire protective sprinkler system or an appliance for heating water.
13. Water or steam that escapes from a plumbing, heating or air conditioning system, an automatic fire protective sprinkler system, or from a household appliance due to accidental discharge or overflow.

We do not cover loss to the system or appliance from which the water or steam escapes, or loss from water which backs up through sewers or drains or overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

14. Freezing of a plumbing, heating or air conditioning system, an automatic fire protective sprinkler system or a household appliance.

We do not cover loss at the **residence premises** under items 12, 13, and 14, immediately above, which is caused by freezing while the **building structure** is vacant, unoccupied or under construction, or when freezing results from a lack of utility services at the **residence premises** to which item A.10 in **Losses We Do Not Cover Under Coverage C** applies, unless **you** have used reasonable care to maintain heat in the **building structure**. If the **building structure** is not equipped with an automatic fire protective sprinkler system, **you** may elect to shut off the water supply and drain the water from the systems and appliances instead of maintaining heat in the **building structure**.

15. Theft, or attempted theft, including disappearance of property from a known place when it is likely that a theft has occurred. Any theft must be promptly reported to the police.

We do not cover:

- a) theft or attempted theft committed by an **insured person**;
- b) theft in or from the **residence premises** while under construction or of materials and supplies for use in construction, until the **dwelling** is completed and occupied;



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- c) theft of any property while at any other residence owned, rented to or occupied by an **insured person** unless the **insured person** is temporarily residing there;
 - d) theft of trailers, campers, watercraft, including furnishings, equipment and outboard motors, away from the **residence premises**; or
 - e) theft from that part of the **residence premises** rented by **you** to other than an **insured person**.
16. Breakage of glass, meaning damage to covered personal property caused by breakage of glass constituting a part of any **building structure** on the **residence premises**. This does not include damage to the glass.

Losses We Do Not Cover Under Coverage C:

- A. Under **Personal Property Protection-Coverage C** of this policy, **we** do not cover any loss which consists of, is caused by, or would not have occurred but for, one or more of the following excluded events, perils or conditions. Such loss is excluded regardless of: a) the cause or source of the excluded event, peril or condition; b) any other causes contributing concurrently or in any sequence with the excluded event, peril or condition to produce the loss; or c) whether the excluded event, peril or condition involves isolated or widespread damage, arises from natural, man-made or other forces, or arises as a result of any combination of these forces.
- 1. Flood, including, but not limited to, surface water, waves, tidal water or overflow of any body of water, or spray from any of these, whether or not driven by wind.
 - 2. Water or any other substance that backs up through sewers or drains.
 - 3. Water or any other substance that overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.
 - 4. Water or any other substance on or below the surface of the ground. This includes water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the **residence premises**.

We do cover sudden and accidental direct physical loss caused by fire or explosion resulting from items 1 through 4 listed above.

- 5. Earth movement of any type, including, but not limited to, earthquake, volcanic eruption, lava flow, landslide, subsidence, mudflow, pressure, sinkhole, erosion, or the sinking, rising, shifting, creeping, expanding, bulging, cracking, settling or contracting of the earth. This exclusion applies whether or not the earth movement is combined with water.

We do cover sudden and accidental direct physical loss caused by fire or explosion resulting from earth movement.

- 6. Actions taken by civil, governmental or military authorities:
 - a) to enforce any building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, placement or demolition of any **building structure**, other structure or land at the **residence premises**; or
 - b) requesting, demanding or ordering that an **insured person** test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, or neutralize, or in any way respond to or assess the effects of, any loss or potential loss at the **residence premises**.

However, **we** will cover sudden and accidental direct physical loss caused by actions of civil, governmental or military authority to prevent the spread of fire.

- 7. Nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these. Loss which consists of, is caused by, or would not have occurred but for, the nuclear hazard is not considered loss by fire, explosion or smoke.
- 8.
 - a) War, whether declared or undeclared;
 - b) warlike acts;
 - c) invasion;
 - d) insurrection;
 - e) rebellion;
 - f) revolution;
 - g) civil war;
 - h) usurped power;
 - i) destruction for a military purpose; or
 - j) action taken by civil, governmental or military authority to hinder or defend against an actual or impending enemy act.

9. Vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, or other irritants, contaminants or pollutants.

However, **we** will not apply this exclusion to sudden and accidental direct physical loss which consists of, is caused by, or would not have occurred but for:

- a) a fire or an explosion at **your residence premises**;
- b) smoke or soot resulting from food preparation at **your residence premises**;
- c) the malfunction of a heating or air conditioning system or a household appliance at **your residence premises**;
- d) smoke, soot or fumes originating away from **your residence premises**, provided the smoke, soot or fumes:
 - 1) were not from industrial, governmental or military operations, agricultural smudging, or the manufacturing of any controlled substance; and
 - 2) did not result from nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these;
- e) spray, overspray, spatter, or spillage, by a person located on the ground at the **residence premises** or in or upon a structure **we** cover at the **residence premises**, of lawfully possessed, commercially available supplies manufactured or produced for use in food preparation, personal hygiene, or for cleaning or maintaining a residential property or personal property;
- f) spillage or release at **your residence premises** of gas or oil, in any form, used to prepare foods at **your residence premises**, or to heat the **dwelling** or other **building structures** at **your residence premises**, when such spillage or release results in a fire or an explosion at **your residence premises**; or
- g) fuel, oil or other fluids necessary to operate a motorized land vehicle if, at the time of the loss, such fuel, oil or other fluids are being used solely for the purpose of operating a motorized land vehicle and the loss results from a collision, at the **residence premises**, of the motorized land vehicle with property **we** cover under **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B**.

10. Lack of utility services at the **residence premises**, meaning loss or interruption of, lack or loss of access to, or unavailability of, one or more utility services for the **residence premises**, including, but not limited to, electric, natural gas or other fuels, water, sanitation, sewer, cable or communication services, unless the lack of utility services results solely from a sudden and accidental direct physical loss to property located at the **residence premises** caused by an event, peril or condition not excluded by this policy.

When the lack of utility services results in freezing of:

- a) plumbing, automatic fire protective sprinkler system, heating or air conditioning systems; or
- b) household appliances;

or when the lack of utility services results in discharge, leakage or overflow from within a) or b) above caused by freezing, **we** do cover sudden and accidental direct physical loss caused by the freezing if **you** used reasonable care to maintain heat in the **building structure**. If the **building structure** is not equipped with an automatic fire protective sprinkler system, **you** may elect to shut off the water supply and drain the water from the systems and appliances instead of maintaining heat in the **building structure**.

11. Inability of an **insured person** to use, access or retain personal property **we** cover under **Personal Property Protection-Coverage C** due to an actual, impending or expected lack, impassability or unavailability of any reasonable means of ingress to or egress from the **residence premises** or any other location where the property is located, including, but not limited to, roads, highways, causeways, sidewalks, paths, rails, bridges, tunnels or waterways.

For purposes of this exclusion, a particular means of ingress or egress will be considered impassable or unavailable if:

- a) it cannot be safely traveled due to physical damage or destruction of that means of ingress or egress; or
- b) it cannot be traveled due to actions by others, including, but not limited to, civil, governmental or military authorities which prohibit or restrict travel using that means of ingress or egress.



12. Weather Conditions that contribute in any way with an event, peril or condition excluded under **Losses We Do Not Cover Under Coverage C** to produce a loss.

B. Under **Personal Property Protection-Coverage C** of this policy, **we** do not cover any loss consisting of or caused by mold, fungus, wet rot, dry rot or bacteria. This includes any loss which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.

This exclusion applies regardless of whether mold, fungus, wet rot, dry rot or bacteria arises from any other cause of loss, including, but not limited to, a loss involving water, water damage or discharge, which may otherwise be covered by this policy, except as specifically provided in **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

C. When loss is not excluded under paragraph A or paragraph B of **Losses We Do Not Cover Under Coverage C**, and there are two or more causes of loss to the covered property, **we** do not cover the loss if the predominant cause(s) of loss is (are) excluded under paragraph D, immediately below.

D. Under **Personal Property Protection-Coverage C** of this policy, **we** do not cover any loss consisting of or caused by one or more of the following excluded events, perils or conditions. Such loss is excluded regardless of whether the excluded event, peril or condition involves isolated or widespread damage, arises from natural, man-made or other forces, or arises as a result of any combination of these forces.

1. The failure by any **insured person** to take all reasonable steps to save and preserve property when the property is endangered by a cause of loss **we** cover.
2. Any substantial change or increase in hazard, if changed or increased by any means within the control or knowledge of an **insured person**.
3. Intentional or criminal acts of or at the direction of any **insured person**, if the loss that occurs:
 - a) may be reasonably expected to result from such acts; or
 - b) is the intended result of such acts.

This exclusion applies regardless of whether the **insured person** is actually charged with, or convicted of, a crime.

4. Planning, Construction or Maintenance, meaning faulty, inadequate or defective:
 - a) planning, zoning, development, surveying, siting;
 - b) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c) materials used in repair, construction, renovation or remodeling; or
 - d) maintenance;

of property whether on or off the **residence premises** by any person or organization.

Section I Additional Protection

1. Additional Living Expense

We will pay the reasonable increase in living expenses necessary to maintain **your** normal standard of living when a direct physical loss **we** cover under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B** or **Personal Property Protection-Coverage C** makes **your residence premises** uninhabitable. However, additional living expense due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

Payment for additional living expense as a result of a covered loss under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B** or **Personal Property Protection-Coverage C** will be limited to the least of the following:

- a) the time period required to repair or replace the property **we** cover, using due diligence and dispatch;
- b) if **you** permanently relocate, the shortest time for **your** household to settle elsewhere; or
- c) 12 months.

These periods of time are not limited by the termination of this policy.

In no event shall **our** payment for additional living expenses exceed the Limit Of Liability shown on **your** Policy Declarations for Additional Living Expense.

We do not cover any lost income or expense due to the cancellation of a lease or agreement.

No deductible applies to this protection.

2. **Civil, Governmental And Military Authorities**

We will pay the reasonable and necessary increase in living expenses for up to two weeks should civil, governmental or military authorities prohibit the use of the **residence premises** due to a loss at a neighboring premises caused by an event, peril or condition **we** insure against under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C**. However, payments for increase in living expenses due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

The two-week period of time referenced above is not limited by the termination of this policy.

No deductible applies to this protection.

3. **Debris Removal**

We will pay reasonable expenses **you** incur to remove debris of covered property damaged by a loss **we** cover. If the loss to the covered property and the cost of debris removal are more than the Limit Of Liability shown on the Policy Declarations for the covered property, **we** will pay up to an additional 5% of that limit for debris removal.

4. **Emergency Removal Of Property**

We will pay for sudden and accidental direct physical loss to covered property from any cause while removed from a premises because of danger from a loss **we** cover. Protection is limited to a 30-day period from date of removal. This protection does not increase the limit of liability that applies to the covered property.

5. **Fire Department Charges**

We will pay up to \$500 for service charges made by fire departments called to protect **your** property from a loss **we** cover at the **residence premises**.

No deductible applies to this protection.

6. **Temporary Repairs After A Loss**

We will reimburse **you** up to \$5,000 for the reasonable and necessary cost **you** incur for temporary repairs to protect covered property from further imminent covered loss following a loss **we** cover. This coverage does not

increase the limit of liability applying to the property being repaired.

7. **Trees, Shrubs, Plants And Lawns**

We will pay up to 5% of the Limit Of Liability shown on the Policy Declarations under **Dwelling Protection-Coverage A** for loss to trees, shrubs, plants and lawns at the address of the **residence premises**. **We** will not pay more than \$500 for any one tree, shrub, or plant, including expenses incurred for removing debris. This coverage applies only to sudden and accidental direct physical loss caused by fire or lightning, explosion, riot or civil commotion, aircraft, vehicles not owned by an occupant of the **residence premises**, vandalism or malicious mischief, theft, or collapse of a **building structure** or any part of a **building structure**.

We will pay up to \$500 for reasonable expenses **you** incur for the removal of debris of trees at the address of the **residence premises** for sudden and accidental direct physical loss caused by **windstorm**, hail, or weight of ice, snow or sleet. The fallen tree must have caused damage to property covered under **Dwelling Protection-Coverage A or Other Structures Protection-Coverage B**.

We do not cover trees, shrubs, plants, or lawns grown for **business** purposes.

This coverage does not increase the **Dwelling Protection-Coverage A** limit of liability.

8. **Power Interruption**

We will pay up to \$500 for loss to the contents of freezers and refrigerated units on the **residence premises** caused by the interruption of power which occurs off the **residence premises**. If a power interruption is known to an **insured person**, all reasonable means must be used to protect the contents of freezers and refrigerated units.

This coverage does not increase the limit of liability applying to the damaged property.

9. **Arson Reward**

We will pay up to \$5,000 for information leading to an arson conviction in connection with a fire loss to property covered under **Section I** of this policy. The \$5,000 limit applies regardless of the number of persons providing information.



10. Collapse

We will cover at the **residence premises**:

- a) the entire collapse of a covered **building structure**;
- b) the entire collapse of part of a covered **building structure**; and
- c) direct physical loss to covered property caused by a) or b) above.

For coverage to apply, the collapse of a **building structure** specified in a) or b) above must be a sudden and accidental direct physical loss caused by one or more of the following:

- a) a loss **we** cover under **Section I, Personal Property Protection-Coverage C**;
- b) weight of persons, animals, equipment or contents;
- c) weight of rain, snow or ice which collects on a roof;
- d) defective methods or materials used in construction, repair, remodeling or renovation, but only if the collapse occurs in the course of such construction, repair, remodeling or renovation.

Collapse, as referenced herein, means the covered **building structure** or part of the covered **building structure** has actually fallen down or fallen into pieces unexpectedly and instantaneously. It does not include settling, cracking, shrinking, bulging, expansion, sagging, or bowing. Furthermore, collapse does not include or mean substantial structural impairment or imminent collapse.

Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, fuel oil tank, septic tank, cistern or similar system, foundation, retaining wall, bulkhead, pier, wharf or dock is not included, unless the loss is a direct result of the collapse of a **building structure** or part of a **building structure** that is a sudden and accidental direct physical loss caused by one or more of the following:

- a) a loss **we** cover under **Section I, Personal Property Protection-Coverage C**;
- b) weight of persons, animals, equipment or contents;
- c) weight of rain, snow or ice which collects on a roof; or
- d) defective methods or materials used in construction, repair, remodeling or renovation, but only if the collapse occurs in the course of such construction, repair, remodeling or renovation.

This coverage does not increase the limit of liability applying to the covered property.

11. Land

If a sudden and accidental direct physical loss results in both a covered loss to the **dwelling**, other than the breakage of glass or safety glazing material, and a loss of land stability, **we** will pay up to \$10,000 as an additional amount of insurance for repair costs associated with the land. This includes the costs required to replace, rebuild, stabilize or otherwise restore the land necessary to support that part of the **dwelling** sustaining the covered loss.

The **Section I, Losses We Do Not Cover Under**

Coverages A and B reference to earth movement does not apply to the loss of land stability provided under this additional protection.

12. Lock Replacement

When a key to a lock is stolen as part of a covered theft loss, **we** will pay, under **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B**, as applicable, up to \$500 for the reasonable expenses **you** incur to replace or re-key exterior door locks at the **residence premises** with locks or cylinders of like kind and quality.

This coverage does not increase the limit of liability that applies to the covered property.

Section I Conditions

1. Deductible

We will pay when a covered loss exceeds the applicable deductible shown on the Policy Declarations. **We** will then pay only the excess amount, unless **we** have indicated otherwise in this policy.

2. Insurable Interest And Our Liability

In the event of a covered loss, **we** will not pay for more than an **insured person's** insurable interest in the property covered, nor more than the amount of coverage afforded by this policy.

3. What You Must Do After A Loss

In the event of a loss to any property that may be covered by this policy, **you** must:

- a) immediately give **us** or **our** agent notice. Report any theft to the police as soon as possible.
- b) protect the property from further loss. Make any reasonable repairs necessary to protect it. Keep an accurate record of any repair expenses.

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- c) separate damaged from undamaged personal property. Give **us** a detailed list of the damaged, destroyed or stolen property, showing the quantity, cost, actual cash value and the amount of loss claimed.
- d) give **us** all accounting records, bills, invoices and other vouchers, or certified copies, which **we** may reasonably request to examine and permit **us** to make copies.
- e) produce receipts for any increased costs to maintain **your** standard of living while **you** reside elsewhere, and records supporting any claim for loss of rental income.
- f) as often as **we** reasonably require:
 - 1) show **us** the damaged property. **We** have a right to reasonable and safe opportunities to view and inspect the loss as often as necessary, unimpeded by actions of **you** or others, including, but not limited to, civil, governmental or military authorities, that prevent **us** from viewing and inspecting the loss. **We** may require **you** to accompany **us** when **we** conduct these activities.
 - 2) at **our** request, submit to examinations under oath, separately and apart from any other person defined as **you** or **insured person** and sign a transcript of the same.
 - 3) produce representatives, employees, members of the **insured person's** household or others to the extent it is within the **insured person's** power to do so; and
- g) within 60 days after the loss, give **us** a signed, sworn proof of the loss. This statement must include the following information:
 - 1) the date, time, location and cause of loss;
 - 2) the interest **insured persons** and others have in the property, including any encumbrances;
 - 3) the actual cash value and amount of loss for each item damaged, destroyed or stolen;
 - 4) any other insurance that may cover the loss;
 - 5) any changes in title, use, occupancy or possession of the property that have occurred during the policy period; and
 - 6) at **our** request, the specifications of any damaged **building structure** or other structure.

We have no duty to provide coverage under this section if **you**, an **insured person**, or a representative of either fail to comply with items a) through g) above, and this failure to comply is prejudicial to **us**.

4. **Our Settlement Options**

In the event of a covered loss, **we** have the option to:

- a) repair, rebuild or replace all or any part of the damaged, destroyed or stolen property with property of like kind and quality within a reasonable time; or
- b) pay for all or any part of the damaged, destroyed or stolen property as described in Condition 5, "How We Pay For A Loss."

Within 30 days after **we** receive **your** signed, sworn proof of loss, **we** will notify **you** of the option or options **we** intend to exercise.

5. **How We Pay For A Loss**

Under **Dwelling Protection-Coverage A**, **Other Structures Protection-Coverage B** and **Personal Property Protection-Coverage C**, payment for covered loss will be by one or more of the following methods:

- a) Special Payment. At **our** option, **we** may make payment for a covered loss before **you** repair, rebuild or replace the damaged, destroyed or stolen property if:
 - 1) the whole amount of loss for property covered under **Dwelling Protection-Coverage A** and **Other Structures Protection-Coverage B**, without deduction for depreciation, is less than \$2,500 and if the property is not excluded from the Building Structure Reimbursement provision; or
 - 2) the whole amount of loss for property covered under **Personal Property Protection-Coverage C**, without deduction for depreciation, is less than \$2,500, **your** Policy Declarations shows that the Personal Property Reimbursement provision applies, and the property is not excluded from the Personal Property Reimbursement provision.
- b) Actual Cash Value. If **you** do not repair or replace the damaged, destroyed or stolen property, payment will be on an actual cash value basis. This means there may be a deduction for depreciation. Payment will not exceed the Limit Of Liability shown on the Policy Declarations for the coverage that applies to the damaged, destroyed or stolen property, regardless of the number of items involved in the loss.

You may make claim for additional payment as described in paragraph c) and paragraph d) below if applicable, if **you** repair or replace the damaged,



destroyed or stolen covered property within 180 days of the actual cash value payment.

- c) **Building Structure Reimbursement.** Under **Dwelling Protection-Coverage A** and **Other Structures Protection-Coverage B**, we will make additional payment to reimburse **you** for cost in excess of actual cash value if **you** repair, rebuild or replace damaged, destroyed or stolen covered property within 180 days of the actual cash value payment. This additional payment includes the reasonable and necessary expense for treatment or removal and disposal of contaminants or pollutants as required to complete repair or replacement of that part of a **building structure** damaged by a covered loss. This additional payment shall not include any amounts which may be paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**, and shall not be payable for any losses excluded in **Section I—Your Property**, under **Losses We Do Not Cover Under Coverages A and B**, paragraph B.

Building Structure Reimbursement will not exceed the smallest of the following amounts:

- 1) the replacement cost of the part(s) of the **building structure(s)** for equivalent construction for similar use on the same **residence premises**;
- 2) the amount actually and necessarily spent to repair or replace the damaged **building structure(s)** with equivalent construction for similar use on the same **residence premises**; or
- 3) the Limit Of Liability applicable to the **building structure(s)** as shown on the Policy Declarations for **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B**, regardless of the number of **building structures** and structures other than **building structures** involved in the loss.

If **you** replace the damaged **building structure(s)** at an address other than shown on the Policy Declarations through construction of a new structure or purchase of an existing structure, such replacement will not increase the amount payable under Building Structure Reimbursement described above. The amount payable under Building Structure Reimbursement described above does not include

the value of any land associated with the replacement structure(s).

Building Structure Reimbursement payment will be limited to the difference between any actual cash value payment made for the covered loss to **building structures** and the smallest of 1), 2) or 3) above.

Building Structure Reimbursement will not apply to:

- 1) property covered under **Personal Property Protection-Coverage C**;
- 2) property covered under **Other Structures Protection-Coverage B** that is not a **building structure**;
- 3) wall-to-wall carpeting, fences, awnings and outdoor antennas, whether or not fastened to a **building structure**;
- 4) **roof surface(s)** when the loss is caused by **windstorm** or hail; or
- 5) land.

Payment under a), b) or c) above will not include any increased cost due to the enforcement of building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, relocation or demolition of **building structures** or other structures.

- d) **Personal Property Reimbursement.** Under **Personal Property Protection-Coverage C**, we will make additional payment to reimburse **you** for cost in excess of actual cash value if **you** repair, rebuild or replace damaged, destroyed or stolen covered personal property or wall-to-wall carpeting within 180 days of the actual cash value payment.

Personal Property Reimbursement payment will not exceed the smallest of the following amounts:

- 1) the amount actually and necessarily spent to repair or replace the property with similar property of like kind and quality;
- 2) the cost of repair or restoration; or
- 3) the Limit Of Liability shown on the Policy Declarations for **Personal Property Protection-Coverage C**, or any special limit of liability described in the policy, regardless of the number of items of personal property involved in the loss.

Personal Property Reimbursement will be limited to the difference between any actual cash value

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payment made for the covered loss to personal property and the smallest of 1), 2) or 3) above.

Personal Property Reimbursement will not apply to:

- 1) property insured under **Dwelling Protection-Coverage A** and **Other Structures Protection-Coverage B**, except wall-to-wall carpeting;
- 2) antiques, fine arts, paintings, statuary and similar articles which, by their inherent nature, cannot be replaced;
- 3) articles whose age or history contribute substantially to their value. This includes, but is not limited to, memorabilia, souvenirs and collector's items;
- 4) property that was obsolete or unusable for the originally intended purpose because of age or condition prior to the loss; or
- 5) motorized land vehicles used solely for the service of the **insured premises** and not licensed for use on public roads. This does not include motorized land vehicles designed for assisting the disabled and not licensed for use on public roads.

6. **Our Settlement Of Loss**

We will settle any covered loss with **you** unless some other person or entity is named in the policy. **We** will settle within 60 days after the amount of loss is finally determined. This amount may be determined by an agreement between **you** and **us**, an appraisal award or a court judgment.

7. **Appraisal**

If **you** and **we** fail to agree on the amount of loss, either party may make written demand for an appraisal. Upon such demand, each party must select a competent and impartial appraiser and notify the other of the appraiser's identity within 20 days after the demand is received. The appraisers will select a competent and impartial umpire. If the appraisers are unable to agree upon an umpire within 15 days, **you** or **we** can ask a judge of a court of record in the state where the **residence premises** is located to select an umpire.

The appraisers shall then determine the amount of loss, stating separately the actual cash value and the amount of loss to each item. If the appraisers submit a written report of an agreement to **you** and to **us**, the amount agreed upon shall be the amount of loss. If they cannot agree, they will submit their differences to the umpire. A

written award agreed upon by any two will determine the amount of loss.

Each party will pay the appraiser it chooses, and equally bear expenses for the umpire and all other appraisal expenses.

8. **Abandoned Property**

We are not obligated to accept any property or responsibility for any property abandoned by an **insured person**.

9. **Permission Granted To You**

- a) The **residence premises** may be vacant or unoccupied for any length of time, except where a time limit is indicated in this policy. A **building structure** under construction is not considered vacant.
- b) **You** may make alterations, additions or repairs, and **you** may complete structures under construction.

10. **Our Rights To Recover Payment**

When **we** pay for any loss, an **insured person's** right to recover from anyone else becomes **ours** up to the amount **we** have paid. An **insured person** must protect these rights and help **us** enforce them. **You** may waive **your** rights to recover against another person for loss involving the property covered by this policy. This waiver must be in writing prior to the date of loss.

11. **Our Rights To Obtain Salvage**

We have the option to take all or any part of the damaged or destroyed covered property upon replacement by **us** or payment of the agreed or appraised value.

We will notify **you** of **our** intent to exercise this option within 30 days after **we** receive **your** signed, sworn proof of loss. If no signed, sworn proof of loss is requested by **us**, **we** will notify **you** of **our** intent to exercise this option within 60 days after the date **you** report the loss to **us**.

When **we** settle any loss caused by theft or disappearance, **we** have the right to obtain all or part of any property which may be recovered. An **insured person** must protect this right and inform **us** of any property recovered. **We** will inform **you** of **our** intent to exercise this right within 10 days of **your** notice of recovery to **us**.



12. **Action Against Us**

No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under a coverage to which **Section I Conditions** applies, unless:

- a) there has been full compliance with all policy terms; and
- b) the action is commenced within one year after the inception of loss or damage.

13. **Loss To A Pair Or Set**

If there is a covered loss to a pair or set, **we** may:

- a) repair or replace any part of the pair or set to restore it to its actual cash value before the loss; or
- b) pay the difference between the actual cash value of the pair or set before and after the loss.

14. **Glass Replacement**

Payment for loss to covered glass includes the cost of using safety glazing materials when required by law.

15. **No Benefit To Bailee**

This insurance will not benefit any person or organization that may be caring for or handling **your** property for a fee.

16. **Other Insurance**

If both this insurance and other insurance apply to a loss, **we** will pay the proportionate amount that this insurance bears to the total amount of all applicable insurance. However, in the event of a loss by theft, this insurance shall be excess over any other insurance that covers loss by theft.

17. **Property Insurance Adjustment**

At each policy renewal, **we** may increase the Limit Of Liability shown on the Policy Declarations for **Dwelling Protection-Coverage A** to reflect the minimum amount of insurance coverage **we** are willing to issue for the succeeding policy period under **Dwelling Protection-Coverage A** for **your dwelling** and other property **we** cover under **Dwelling Protection-Coverage A**.

Any adjustment in the limit of liability for **Dwelling Protection-Coverage A** will result in an adjustment in the limit of liability for **Other Structures Protection-Coverage B** and **Personal Property Protection-Coverage C** in accordance with **our** manual of Rules and Rates.

Any adjustment in premium resulting from the application of this condition will be made based on

premium rates in use by **us** at the time a change in limits is made.

We will not reduce the Limit Of Liability shown on the Policy Declarations without **your** consent. **You** agree that it is **your** responsibility to ensure that each of the Limits Of Liability shown on the Policy Declarations are appropriate for **your** insurance needs. If **you** want to increase or decrease any of the Limits Of Liability shown on the Policy Declarations, **you** must contact **us** to request such a change.

18. **Mortgagee**

A covered loss will be payable to the mortgagee(s) named on the Policy Declarations, to the extent of their interest and in the order of precedence. All provisions of **Section I** of this policy apply to these mortgagees.

We will:

- a) protect the mortgagee's interest in a covered **building structure** in the event of an increase in hazard, intentional or criminal acts of, or directed by, an **insured person**, failure by any **insured person** to take all reasonable steps to save and preserve property after a loss, a change in ownership, or foreclosure if the mortgagee has no knowledge of these conditions; and
- b) give the mortgagee at least 10 days notice if **we** cancel this policy.

The mortgagee will:

- a) furnish proof of loss within 60 days after notice of the loss if an **insured person** fails to do so;
- b) pay upon demand any premium due if an **insured person** fails to do so;
- c) notify **us** in writing of any change of ownership or occupancy or any increase in hazard of which the mortgagee has knowledge;
- d) give **us** the mortgagee's right of recovery against any party liable for loss; and
- e) after a loss, and at **our** option, permit **us** to satisfy the mortgage requirements and receive full transfer of the mortgage.

This mortgagee interest provision shall apply to any trustee or loss payee or other secured party.

19. **Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**

In the event of a covered water loss under **Dwelling Protection-Coverage A**, **Other Structures Protection-**

Coverage B or Personal Property Protection-Coverage C, we will pay up to \$5,000 for mold, fungus, wet rot or dry rot remediation.

Remediation means the reasonable and necessary treatment, removal or disposal of mold, fungus, wet rot or dry rot as required to complete repair or replacement of property **we** cover under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C** damaged by a covered water loss, including payment for any reasonable increase in living expenses necessary to maintain **your** normal standard of living if mold, fungus, wet rot or dry rot makes **your residence premises** uninhabitable. **Remediation** also includes any investigation or testing to detect, measure or evaluate mold, fungus, wet rot or dry rot.

This Condition does not increase the limits of liability under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C.**

Section II—Family Liability And Guest Medical Protection

Family Liability Protection-Coverage X

Losses We Cover Under Coverage X:

Subject to the terms, conditions and limitations of this policy, **we** will pay damages which an **insured person** becomes legally obligated to pay because of **bodily injury or property damage** arising from an **occurrence** to which this policy applies, and is covered by this part of the policy.

We may investigate or settle any claim or suit for covered damages against an **insured person**. If an **insured person** is sued for these damages, **we** will provide a defense with counsel of **our** choice, even if the allegations are groundless, false or fraudulent. **We** are not obligated to pay any claim or judgment after **we** have exhausted **our** limit of liability.

Losses We Do Not Cover Under Coverage X:

1. **We** do not cover any **bodily injury or property damage** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. This exclusion applies even if:
 - a) such **insured person** lacks the mental capacity to govern his or her conduct;
 - b) such **bodily injury or property damage** is of a different kind or degree than intended or reasonably expected; or
 - c) such **bodily injury or property damage** is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether such **insured person** is actually charged with, or convicted of, a crime.

2. **We** do not cover **bodily injury** to an **insured person** or **property damage** to property owned by an **insured person** whenever any benefit of this coverage would accrue directly or indirectly to an **insured person**.
3. **We** do not cover **bodily injury** to any person eligible to receive any benefits required to be provided, or voluntarily provided, by an **insured person** under any workers' compensation, non-occupational disability or occupational disease law.
4. **We** do not cover **bodily injury or property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of aircraft.

We will not apply this exclusion to **bodily injury** to a **residence employee**.

5. **We** do not cover **bodily injury or property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any motor vehicle or trailer. **We** will not apply this exclusion to:
 - a) a motor vehicle in dead storage or used exclusively on an **insured premises**;
 - b) any motor vehicle designed principally for recreational use off public roads, unless that vehicle is owned by an **insured person** and is being used away from an **insured premises**;
 - c) a motorized wheelchair;
 - d) a vehicle used to service an **insured premises** which is not designed for use on public roads and not subject to motor vehicle registration;
 - e) a golf cart owned by an **insured person** when used for golfing purposes;
 - f) a trailer of the boat, camper, home or utility type unless it is being towed or carried by a motorized land vehicle;
 - g) lawn or garden implements under 40 horsepower; or



- h) **bodily injury** to a **residence employee**.
6. **We do not cover bodily injury or property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of watercraft away from an **insured premises** if the watercraft:
- a) has inboard or inboard-outboard motor power of more than 50 horsepower;
 - b) is a sailing vessel 26 feet or more in length;
 - c) is powered by one or more outboard motors with more than 25 total horsepower;
 - d) is designated as an airboat, air cushion, or similar type of watercraft; or
 - e) is a personal watercraft, meaning a craft propelled by a water jet pump engine and designed to be operated by a person or persons sitting, standing or kneeling on the craft.

We will not apply this exclusion to bodily injury to a residence employee.

7. **We do not cover bodily injury or property damage** arising out of:
- a) the negligent supervision by any **insured person** of any person; or
 - b) any liability statutorily imposed on any **insured person**;
- arising from the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any aircraft, watercraft, hovercraft, motorized land vehicle or trailer which is not covered under **Section II** of this policy.
8. **We do not cover any bodily injury** which results in any manner from the discharge, dispersal, release or escape of vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, or other irritants, contaminants or pollutants.
- We will not apply this exclusion to bodily injury** which results from such discharge, dispersal, release or escape, if the discharge, dispersal, release or escape is sudden and accidental.
9. **We do not cover any property damage** which results in any manner from vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, or other irritants, contaminants or pollutants.

10. **We do not cover any liability imposed upon any insured person** by any civil, governmental or military authority for **bodily injury or property damage** which results in any manner from vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, or other irritants, contaminants or pollutants.
11. **We do not cover bodily injury or property damage** arising out of the rendering of, or failure to render, professional services by an **insured person**.
12. **We do not cover bodily injury or property damage** arising out of the past or present **business** activities of an **insured person**.
- We will not apply this exclusion to bodily injury or property damage** arising from the occasional or part-time **business** activities of an **insured person** who is a student under 21 years of age who is self-employed and has no employees.
13. **We do not cover bodily injury or property damage** arising out of any premises, other than an **insured premises**, owned, rented or controlled by an **insured person**. **We will not apply this exclusion to bodily injury to a residence employee.**
14. **We do not cover property damage** to property rented to, occupied or used by, or in the care of, an **insured person**. **We will not apply this exclusion if the property damage** is caused by fire, explosion or smoke.
15. **We do not cover any liability an insured person** assumes arising out of any contract or agreement.
16. **We do not cover bodily injury or property damage** caused by:
- a) war, whether declared or undeclared;
 - b) warlike acts;
 - c) invasion;
 - d) insurrection;
 - e) rebellion;
 - f) revolution;
 - g) civil war;
 - h) usurped power;
 - i) destruction for a military purpose; or
 - j) action taken by civil, governmental or military authority to hinder or defend against an actual or impending enemy act.

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17. **We do not cover bodily injury or property damage** which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.
18. **We do not cover any liability imposed upon any insured person** by any civil, governmental or military authority for **bodily injury or property damage** which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.
19. **We do not cover any loss, cost or expense arising out of any request, demand, or order that any insured person** test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, or neutralize, or in any way respond to or assess the effects of any type of vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, or other irritants, contaminants or pollutants.
20. **We do not cover bodily injury or property damage** arising out of nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these. **Bodily injury or property damage** arising out of a nuclear hazard is not considered as arising from fire, explosion or smoke.
21. **We do not cover bodily injury or property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of hovercrafts. **We will not apply this exclusion to bodily injury to a residence employee.**

Guest Medical Protection—Coverage Y

Losses We Cover Under Coverage Y:

We will pay the reasonable expenses incurred for necessary medical, surgical, X-ray and dental services, ambulance, hospital, licensed nursing and funeral services, and prosthetic devices, eye glasses, hearing aids, and pharmaceuticals. These expenses must be incurred and the services performed within three years from the date of an occurrence causing bodily injury to which this policy applies, and is covered by this part of the policy.

Each person who sustains **bodily injury** is entitled to this protection when that person is:

1. on the **insured premises** with the permission of an **insured person**; or

2. off the **insured premises**, if the **bodily injury**:
 - a) arises out of a condition on the **insured premises** or immediately adjoining ways;
 - b) is caused by the activities of an **insured person** or a **residence employee**;
 - c) is caused by an animal owned by or in the care of an **insured person**; or
 - d) is sustained by a **residence employee**.

Losses We Do Not Cover Under Coverage Y:

1. **We do not cover any bodily injury** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. This exclusion applies even if:
 - a) such **insured person** lacks the mental capacity to govern his or her conduct;
 - b) such **bodily injury** is of a different kind or degree than intended or reasonably expected; or
 - c) such **bodily injury** is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether such **insured person** is actually charged with, or convicted of, a crime.
2. **We do not cover bodily injury** to any **insured person** or regular resident of the **insured premises**. **We will not apply this exclusion to a residence employee.**
3. **We do not cover bodily injury** to any person eligible to receive any benefits required to be provided, or voluntarily provided, under any workers' compensation, non-occupational disability or occupational disease law.

4. **We do not cover bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of aircraft.

We will not apply this exclusion to bodily injury to a residence employee.

5. **We do not cover bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any motor vehicle or trailer. **We will not apply this exclusion to:**
 - a) a motor vehicle in dead storage or used exclusively on an **insured premises**;
 - b) any motor vehicle designed principally for recreational use off public roads, unless that vehicle is owned by an **insured person** and is being used away from an **insured premises**;



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- c) a motorized wheelchair;
- d) a vehicle used to service an **insured premises** which is not designed for use on public roads and not subject to motor vehicle registration;
- e) a golf cart owned by an **insured person** when used for golfing purposes;
- f) a trailer of the boat, camper, home or utility type unless it is being towed or carried by a motorized land vehicle;
- g) lawn or garden implements under 40 horsepower; or
- h) **bodily injury** to a **residence employee**.

6. **We** do not cover **bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of watercraft away from an **insured premises** if the watercraft:
- a) has inboard or inboard-outboard motor power of more than 50 horsepower;
 - b) is a sailing vessel 26 feet or more in length;
 - c) is powered by one or more outboard motors with more than 25 total horsepower;
 - d) is designated as an airboat, air cushion, or similar type of watercraft; or
 - e) is a personal watercraft, meaning a craft propelled by a water jet pump engine and designed to be operated by a person or persons sitting, standing or kneeling on the craft.

We will not apply this exclusion to **bodily injury** to a **residence employee**.

7. **We** do not cover **bodily injury** arising out of:
- a) the negligent supervision by any **insured person** of any person; or
 - b) any liability statutorily imposed on any **insured person**;

arising from the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any aircraft, watercraft, hovercraft, motorized land vehicle or trailer which is not covered under **Section II** of this policy.

8. **We** do not cover any **bodily injury** which results in any manner from the discharge, dispersal, release or escape of vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, or other irritants, contaminants or pollutants.

We will not apply this exclusion to **bodily injury** which results from such discharge, dispersal, release or escape,

if the discharge, dispersal, release or escape is sudden and accidental.

9. **We** do not cover **bodily injury** arising out of the rendering of, or failure to render, professional services by an **insured person**.
10. **We** do not cover **bodily injury** arising out of the past or present **business** activities of an **insured person**.

We will not apply this exclusion to **bodily injury** arising from the occasional or part-time **business** activities of an **insured person** who is a student under 21 years of age who is self-employed and has no employees.

11. **We** do not cover **bodily injury** to any person on the **insured premises** because of a **business** activity or professional service conducted there.
12. **We** do not cover **bodily injury** arising out of any premises, other than an **insured premises**, owned, rented or controlled by an **insured person**. **We** will not apply this exclusion to **bodily injury** to a **residence employee**.
13. **We** do not cover **bodily injury** caused by:
- a) war, whether declared or undeclared;
 - b) warlike acts;
 - c) invasion;
 - d) insurrection;
 - e) rebellion;
 - f) revolution;
 - g) civil war;
 - h) usurped power;
 - i) destruction for a military purpose; or
 - j) action taken by civil, governmental or military authority to hinder or defend against an actual or impending enemy act.

14. **We** do not cover **bodily injury** which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.

15. **We** do not cover **bodily injury** arising out of nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these. **Bodily injury** arising out of a nuclear hazard is not considered as arising from fire, explosion or smoke

16. **We** do not cover **bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of hovercrafts.

We will not apply this exclusion to **bodily injury** to a **residence employee**.

3) the ownership or use of a motorized land vehicle, trailer, aircraft, hovercraft or watercraft.

Section II Additional Protection

We will pay, in addition to the limits of liability:

1. Claim Expenses

We will pay:

- all costs **we** incur in the settlement of any claim or the defense of any suit against an **insured person**;
- interest accruing on damages awarded until such time as **we** have paid, formally offered, or deposited in court the amount for which **we** are liable under this policy; interest will be paid only on damages which do not exceed **our** limits of liability;
- premiums on bonds required in any suit **we** defend; **we** will not pay bond premiums in an amount that is more than **our** limit of liability; **we** have no obligation to apply for or furnish bonds;
- up to \$150 per day for loss of wages and salary, when **we** ask **you** to attend trials and hearings;
- any other reasonable expenses incurred by an **insured person** at **our** request.

2. Emergency First Aid

We will pay reasonable expenses incurred by an **insured person** for first aid to other persons at the time of an accident involving **bodily injury** covered under this policy.

3. Damage To Property Of Others

At **your** request, **we** will pay up to \$1,000 each time an **insured person** causes **property damage** to someone else's property. At **our** option, **we** will pay the cost to either repair or replace the property damaged by an **insured person**, without deduction for depreciation.

We will not pay for **property damage**:

- to property covered under **Section I** of this policy;
- to property intentionally damaged by an **insured person** who has attained the age of 13;
- to property owned by or rented to an **insured person**, any tenant of an **insured person**, or any resident in **your** household; or
- arising out of:
 - past or present **business** activities;
 - any act or omission in connection with a premises, other than an **insured premises**, owned, rented or controlled by an **insured person**; or

Section II Conditions

1. What You Must Do After A Loss

In the event of **bodily injury** or **property damage**, **you** must do the following:

- Promptly notify **us** or **our** agent stating:
 - your** name and policy number;
 - the date, the place and the circumstances of the loss;
 - the name and address of anyone who might have a claim against an **insured person**;
 - the names and addresses of any witnesses.
- Promptly send **us** any legal papers relating to the accident.
- At **our** request, an **insured person** will:
 - cooperate with **us** and assist **us** in any matter concerning a claim or suit;
 - help **us** enforce any right of recovery against any person or organization who may be liable to an **insured person**;
 - attend any hearing or trial.
- Under the **Damage To Property Of Others** protection, give **us** a sworn statement of the loss. This must be made within 60 days after the date of loss. Also, an **insured person** must be prepared to show **us** any damaged property under that person's control.

Any **insured person** will not voluntarily pay any money, assume any obligations or incur any expense, other than for first aid to others at the time of the loss as provided for in this policy.

2. What An Injured Person Must Do—Guest Medical Protection—Coverage Y

If someone is injured, that person, or someone acting for that person, must do the following:

- Promptly give **us** written proof of the loss. If **we** request, this must be done under oath.
- Give **us** written authorization to obtain copies of all medical records and reports.
- Permit doctors **we** select to examine the injured person as often as **we** may reasonably require.



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Heather Beck
(630) 581-0103**3. Our Payment Of Loss—Guest Medical Protection-Coverage Y**

We may pay the injured person or the provider of the medical services. Payment under this coverage is not an admission of liability by **us** or an **insured person**.

4. Our Limits Of Liability

Regardless of the number of **insured persons**, injured persons, claims, claimants or policies involved, **our** total liability under **Family Liability Protection-Coverage X** for damages resulting from one **occurrence** will not exceed the Limit Of Liability shown on the Policy Declarations. All **bodily injury** and **property damage** resulting from continuous or repeated exposure to the same general conditions is considered the result of one **occurrence**.

Our total liability under **Guest Medical Protection-Coverage Y** for all medical expenses payable for **bodily injury**, to any one person, shall not exceed the "each person" Limit Of Liability shown on the Policy Declarations.

5. Bankruptcy

We are not relieved of any obligation under this policy because of the bankruptcy or insolvency of an **insured person**.

6. Our Rights To Recover Payment—Family Liability Protection-Coverage X

When **we** pay any loss, an **insured person's** right to recover from anyone else becomes **ours** up to the amount **we** have paid. An **insured person** must protect these rights and help **us** enforce them.

7. Action Against Us

- a) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, unless there has been full compliance with all policy terms.
- b) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Family Liability Protection-Coverage X**, unless the obligation of an **insured person** to pay has been finally determined either by judgment against the **insured person** after actual trial, or by written agreement of the **insured person**, injured person and **us**, and the action against **us** is commenced within one year of such judgment or agreement.

- c) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Guest Medical Protection-Coverage Y**, unless such action is commenced within one year after the date the expenses for which coverage is sought were actually incurred.
- d) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Section II Additional Protection**, unless such action is commenced within one year after the date the claim expenses or emergency first aid expenses for which coverage is sought were actually incurred, or within one year after the date of loss to the property if coverage is being sought under the **Damage To Property Of Others** provision.
- e) No one shall have any right to make **us** a party to an action to determine the liability of an **insured person**.

8. Other Insurance—Family Liability Protection-Coverage X

This insurance is excess over any other valid and collectible insurance except insurance that is written specifically as excess over the limits of liability that apply to this policy.

Section III—Optional Protection**Optional Coverages**

The following Optional Coverages may supplement coverages found in **Section I** or **Section II** and apply only when they are indicated on the Policy Declarations. The provisions of this policy apply to each Optional Coverage in this section unless modified by the terms of the specific Optional Coverage.

1. Building Codes-Coverage BC

We will pay up to the Limit Of Liability shown on the Policy Declarations for Building Codes coverage to comply with local building codes after covered loss to the **dwelling** or when repair or replacement results in increased cost due to the enforcement of any building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, placement or demolition of the **dwelling**.

2. Increased Coverage On Business Property-Coverage BP

The limitation on **business** property located on the **residence premises**, under **Personal Property**

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Protection-Coverage C, is increased to the amount shown on the Policy Declarations. This increased coverage includes property held as samples or for sale or delivery after sale, while the property is on the **residence premises**.

3. **Fire Department Charges-Coverage F**

The \$500 limit applying to the fire department service charges under **Additional Protection** is increased to the amount shown on the Policy Declarations.

4. **Loss Assessments-Coverage G**

If **your residence premises** includes a **building structure** which is constructed in common with one or more similar buildings, and **you** are a member of, and subject to the rules of, an association governing the areas held in common by all building owners as members of the association, the **insured premises** means the **building structure** occupied exclusively by **your** household as a private residence, including the grounds, related structures and private approaches to them.

We will pay **your** share of any special assessments charged against all building owners by the association up to the Limit Of Liability shown on the Policy Declarations, when the assessment is made as a result of:

- a) sudden and accidental direct physical loss to the property held in common by all building owners caused by a loss **we** cover under **Section I** of this policy; or
- b) **bodily injury** or **property damage** covered under **Section II** of this policy.

Any reduction or elimination of payments for losses because of any deductible applying to the insurance coverage of the association of building owners collectively is not covered under this protection.

We will pay only when the assessment levied against the **insured person**, as a result of any one loss, for **bodily injury** or **property damage** exceeds \$500 and then only for the amount of such excess. This coverage is not subject to any deductible applying to **Section I** of this policy.

In the event of an assessment, this coverage is subject to all the exclusions applicable to **Sections I** and **II** of this policy and the **Section I** and **II Conditions**, except as otherwise noted.

This coverage is excess over any insurance collectible under any policy or policies covering the association of building owners.

5. **Extended Coverage On Jewelry, Watches And Furs-Coverage J**

Personal Property Protection-Coverage C is extended to pay for sudden and accidental direct physical loss to the following property, subject to the provisions in this coverage:

- a) jewelry, watches, gems, precious and semi-precious stones, gold, platinum; and
- b) furs, including any item containing fur which represents its principal value.

The total amount of coverage and per item limit is shown on the Policy Declarations. This amount is not in addition to the amount of insurance applying to **Personal Property Protection-Coverage C**. However, in no event will coverage be less than would have applied in the absence of **Coverage J**.

The following exclusions contained in **Losses We Do Not Cover Under Coverage C** apply to the coverage afforded under this **Coverage J**: items A.7, A.8, D.1 and D.3. In addition, **we** do not cover any loss consisting of or caused by one or more of the following excluded events, perils or conditions. Such loss is excluded regardless of whether the excluded event, peril or condition involves isolated or widespread damage, arises from natural, man-made or other forces, or arises as a result of any combination of these forces.

- a) wear and tear;
- b) gradual deterioration;
- c) inherent vice; or
- d) insects or vermin.

Any deductible shown on the Policy Declarations applicable to **Personal Property Protection-Coverage C**, also applies to a loss under this coverage.

6. **Increased Coverage On Theft Of Silverware-Coverage ST**

The \$2,500 limitation on theft of goldware, silverware, pewterware and platinumware under **Personal Property Protection-Coverage C** is increased to the amount shown on the Policy Declarations.



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*The following endorsement changes your policy.
Please read this document carefully and keep it with
your policy.*

Windstorm And Hail Deductible Endorsement - AVP82

Under **Section I Conditions**, Condition 1, "**Deductible**," the following is added:

Windstorm And Hail Deductible

The **windstorm** and hail deductible applies in the event of covered loss caused by **windstorm** or hail.

The **windstorm** and hail deductible amount will appear on **your** Policy Declarations. **We** will pay only when a covered loss to which this deductible applies exceeds the **windstorm** and hail deductible amount. **We** will then pay only the excess amount.

If another deductible applicable to the loss exceeds the **windstorm** and hail deductible, the greater deductible will be applied to the loss.

All other policy terms and conditions apply.



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Roof Surfaces Extended Coverage Endorsement - AVP42

In **Section I Conditions**, item 5, **How We Pay For A Loss**, provision c) (titled "Building Structure Reimbursement.") the fifth paragraph is replaced by the following:

Building Structure Reimbursement will not apply to:

- 1) property covered under **Personal Property Protection-Coverage C**;
- 2) property covered under **Other Structures Protection-Coverage B** that is not a building structure;
- 3) wall-to-wall carpeting, fences, awnings and outdoor antennas, whether or not fastened to a **building structure**; or
- 4) land.

All other policy terms and conditions apply.

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Policy effective date: June 15, 2016
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*The following endorsement changes your policy.
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Amendment of Policy Provisions - AVP89

This endorsement is part of the policy to which it is attached and provides benefits under the policy for parties to a domestic partnership or civil union. In order to receive benefits in accordance with this endorsement, the domestic partnership or civil union must be recognized by the state in which this policy was issued.

- I. Under **Definitions Used In This Policy**, "**You**" or "**your**" is replaced by the following:

You or **your**—means the policyholder named on the Policy Declarations and:

- a) that person's resident spouse; or
- b) if a resident of the same household, a party who has entered into a domestic partnership or civil union, as recognized by the state in which this policy was issued, with the policyholder named on the Policy Declarations.

- II. The following change is made to the provisions throughout **your** policy documents:

The term "spouse" also includes, if a resident of the same household, "a party who has entered into a domestic partnership or civil union, as recognized by the state in which this policy was issued, with the policyholder named on the Policy Declarations."

All other policy terms and conditions apply.



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*The following endorsement changes your policy.
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Illinois Amendatory Endorsement - AVP86-1

I. In the **General** section, the following changes are made:

A. Under **Definitions Used In This Policy**, item 1. is replaced by the following:

1. **Bodily injury**—means physical harm to the body, including sickness or disease, and resulting death, except that **bodily injury** does not include:
 - a) any venereal disease;
 - b) herpes;
 - c) Acquired Immune Deficiency Syndrome (AIDS);
 - d) AIDS Related Complex (ARC);
 - e) Human Immunodeficiency Virus (HIV);

or any resulting symptom, effect, condition, disease or illness related to a) through e) listed above.

B. The **Cancellation** provision is replaced by the following:

Cancellation

Your Right to Cancel:

You may cancel this policy by notifying **us** of the future date **you** wish to stop coverage.

Our Right to Cancel:

We may cancel this policy by mailing notice to **you** at the mailing address shown on the Policy Declarations. When this policy has been in effect for less than 60 days, and it is not a renewal with **us**, **we** may cancel this policy for any reason by giving **you** at least 30 days notice before the cancellation takes effect.

When the policy has been in effect for 60 days or more, or if it is a renewal with **us**, **we** may cancel this policy for one or more of the following reasons:

1. non-payment of premium;
2. the policy was obtained by misrepresentation, fraud or concealment of material facts; or
3. for any act which measurably increases the risk **we** originally accepted.

When the policy has been in effect 60 days or more or if it is a renewal with **us**, and the cancellation is for non-payment of premium, **we** will mail notice to **you** at least 10 days before the cancellation takes effect. If the cancellation is for either of the other two reasons listed above, and **your** policy has been in effect 60 days or more or if it is a renewal with **us**, **we** will mail notice to **you** at least 30 days before the cancellation takes effect.

Our mailing the notice of cancellation to **you** will be deemed proof of notice. The effective date and hour indicated on the cancellation notice will be the end of the policy period. **Your** return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or as soon as possible. However, payment of unearned premium is not a condition of cancellation. **Our** notice to **you** will provide a specific explanation of the reason(s) for cancellation.

Our Right Not to Renew or Continue:

We have the right not to renew or continue the policy beyond the current policy period. If **we** do not intend to continue or renew the policy, and if this policy has been in effect or renewed for less than five years **we** will mail **you** notice at least 30 days before the expiration of the policy period.

However, after this policy has been in effect or renewed for five years or more, **we** will mail notice to you at least 60 days before the expiration of the policy period if **we** do not intend to continue or renew this policy for either of the following reason:

1. the policy was obtained by misrepresentation or fraud or concealment of material facts; or
2. for any act which measurably increases the risk **we** originally accepted.

C. The **Misrepresentation, Fraud Or Concealment** provision is replaced by the following:

Misrepresentation, Fraud Or Concealment

We may void this policy if it was obtained by misrepresentation, fraud or concealment of material fact that has been made with an actual intent to deceive. If **we** determine that this policy is void, all premiums paid will be returned to **you** since there has been no coverage under this policy.

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We do not cover any loss or **occurrence** in which any **insured person** has concealed or misrepresented any material fact or circumstance. **We** do not void a policy for misrepresentation or concealment after it has been in effect for one year or one policy term, whichever is less.

D. The **Action Against Us** provision is deleted.

E. The following provisions are added:

Conditional Reinstatement

If **we** mail a cancellation notice because **you** did not pay the required premium when due and **you** then tender payment by check, draft, or other remittance which is not honored upon presentation, **your** policy will terminate on the date and time shown on the cancellation notice and any notice **we** issue which waives the cancellation or reinstates coverage is void. This means that **we** will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice.

Loss Reduction And Other Items

From time to time and in **our** sole discretion, **we** may provide **you**, or allow others to provide **you**, with:

1. items, memberships, special offers, merchandise, services, classes, seminars or other things of value designed to help **you** or other persons insured under this policy manage the risks **you** or they face, including, but not limited to, loss reduction or safety-related items; or
2. items, memberships, special offers, merchandise, services, classes, seminars or things of any other type that **we** think may be of value to **you** or someone else insured under this policy.

These items, memberships, special offers, merchandise, services, classes, seminars or other things of value may be provided in any form, including, but not limited to, redemption codes, coupons, vouchers and gift cards.

II. In **Section I—Your Property**, under **Losses We Do Not Cover Under Coverages A and B**, the following changes are made:

A. Item A.10. is replaced by the following:

10. a) lead in any form;
b) asbestos in any form;
c) radon in any form; or
d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.

We will not apply this exclusion to a loss to property **we** cover caused by heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

B. Item A.15. is deleted.

C. Paragraph B is replaced by the following:

- B. Under **Dwelling Protection—Coverage A and Other Structures Protection—Coverage B** of this policy, **we** do not cover any loss consisting of or caused by mold, fungus, wet rot, dry rot or bacteria. This includes any loss which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.

This exclusion applies regardless of whether mold, fungus, wet rot, dry rot or bacteria arises from any other cause of loss, including, but not limited to, a loss involving water, water damage or discharge, which may otherwise be covered by this policy, except as specifically provided in **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**. However, **we** will not apply this exclusion to mold, fungus, wet rot, dry rot or bacteria which results from a covered fire or lightning loss.

D. Paragraph C is replaced by the following:

- C. When loss is not excluded under paragraph A or paragraph B of **Losses We Do Not Cover Under Coverages A and B**, and there are two or more causes of loss to the covered property, **we** do not cover the loss if:
 1. the predominant cause(s) of loss is (are) excluded under paragraph D of **Losses We Do Not Cover Under Coverages A and B**; and



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- 2. one or more of the items listed below contribute in any way with the excluded cause of loss to produce a loss.
 - a) Conduct, act, failure to act, or decision of any person, group, organization or civil, governmental or military authority whether intentional, wrongful, negligent or without fault.
 - b) Weather conditions, including the following and any consequence of the following, heat, cold, rain, ice, snow, sleet, wind, hail or drought.
 - c) Planning, Construction or Maintenance, meaning faulty, inadequate or defective:
 - i) planning, zoning, development, surveying, siting;
 - ii) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - iii) materials used in repair, construction, renovation or remodeling; or
 - iv) maintenance;
- of property whether on or off the **residence premises** by any person or organization.
- c) growth of trees, shrubs, plants or lawns, regardless of whether such growth is above or below the surface of the ground;
 - d) rust or other corrosion;
 - e) contamination, including, but not limited to, the presence of toxic, noxious or hazardous gasses, chemicals, liquids, solids or other substances at the **residence premises** or in the air, land or water serving the **residence premises**. However, we will not apply this exclusion 5.e) to sudden and accidental direct physical loss consisting of or caused by contamination resulting from:
 - i) the discharge, dispersal, release or escape of lawfully possessed, commercially available supplies at the **residence premises** used for the cleaning or maintenance of the **residence premises**; or
 - ii) heat, smoke or fumes from a hostile fire, meaning a fire which becomes uncontrollable or breaks out from where it was intended to be;
 - f) smog, smoke from the manufacturing of any controlled substance, agricultural smudging and industrial operations;
 - g) settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings; or
 - h) insects, rodents, birds or domestic animals. **We** do cover the breakage of glass or safety glazing materials caused by birds.

E. Item D.3. is replaced by the following:

- 3. Intentional or criminal acts of or at the direction of any **insured person**, if the loss that occurs:
 - a) may be reasonably expected to result from such acts; or
 - b) is the intended result of such acts.

This exclusion applies regardless of whether the **insured person** is actually charged with, or convicted of, a crime. **We** will not deny payment to an innocent **insured person** who did not cooperate in, or contribute to, the creation of the loss if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.

F. Item D.5. is replaced by the following:

- 5. a) Wear and tear, aging, marring, scratching, deterioration, inherent vice, or latent defect;
- b) mechanical breakdown;

G. Item D.10. is replaced by the following:

- 10. Vandalism or malicious mischief if **your dwelling** is vacant or unoccupied for more than

If any of a) through g) cause the sudden and accidental escape of water or steam from a plumbing, heating or air conditioning system, a household appliance or an automatic fire protective sprinkler system within **your dwelling**, **we** cover the direct physical damage caused by the water or steam. If loss to covered property is caused by water or steam not otherwise excluded, **we** will cover the cost of tearing out and replacing any part of **your dwelling** necessary to repair the system or appliance. This does not include damage to the defective system or appliance from which the water or steam escaped.

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60 consecutive days immediately prior to the vandalism or malicious mischief. A **dwelling** under construction is not considered vacant or unoccupied.

H. Item D.11 is deleted.

III. In **Section I—Your Property**, under **Property We Cover Under Coverage C**, item 1. is replaced by the following:

1. Personal property owned or used by an **insured person** anywhere in the world. When personal property is located away from the **residence premises**, coverage is limited to 10% of **Personal Property Protection-Coverage C**.

This limitation does not apply to personal property:

- a) in a newly acquired principal residence for the 30 days immediately after **you** begin to move property there; or
- b) in use at a temporary residence when a direct physical loss **we** cover makes **your residence premises** uninhabitable.

IV. Under **Losses We Cover Under Coverage C**, the following changes are made:

A. Item 7. is replaced by the following:

7. Smoke.

We do not cover loss caused by smoke from the manufacturing of controlled substances, agricultural smudging or industrial operations.

B. Item 8. is replaced by the following:

8. Vandalism and malicious mischief.

We do not cover vandalism or malicious mischief if **your dwelling** has been vacant or unoccupied for more than 60 consecutive days immediately prior to the vandalism or malicious mischief. A **dwelling** under construction is not considered vacant or unoccupied.

V. In **Losses We Do Not Cover Under Coverage C**, the following changes are made:

A. Item A.9. is replaced by the following:

9. a) lead in any form;
b) asbestos in any form;
c) radon in any form; or
d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.

We will not apply this exclusion to a loss to property **we** cover caused by heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

B. Item A.12. is deleted.

C. Paragraph B is replaced by the following:

- B. Under **Personal Property Protection-Coverage C** of this policy, **we** do not cover any loss consisting of or caused by mold, fungus, wet rot, dry rot or bacteria. This includes any loss which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or bacteria.

This exclusion applies regardless of whether mold, fungus, wet rot, dry rot or bacteria arises from any other cause of loss, including, but not limited to, a loss involving water, water damage or discharge, which may otherwise be covered by this policy, except as specifically provided in **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**. However, **we** will not apply this exclusion to mold, fungus, wet rot, dry rot or bacteria which results from a covered fire or lightning loss.

D. Paragraph C is replaced by the following:

- C. When loss is not excluded under paragraph A or paragraph B of **Losses We Do Not Cover Under Coverage C**, and there are two or more causes of loss to the covered property, **we** do not cover the loss if:



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1. the predominant cause(s) of loss is (are) excluded under paragraph D of **Losses We Do Not Cover Under Coverages C**; and
2. one or more of the items listed below contribute in any way with the excluded cause of loss to produce a loss.
 - a) Conduct, act, failure to act, or decision of any person, group, organization or civil, governmental or military authority whether intentional, wrongful, negligent or without fault.
 - b) Weather conditions, including the following and any consequence of the following, heat, cold, rain, ice, snow, sleet, wind, hail or drought.
 - c) Planning, Construction or Maintenance, meaning faulty, inadequate or defective:
 - i) planning, zoning, development, surveying, siting;
 - ii) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - iii) materials used in repair, construction, renovation or remodeling; or
 - iv) maintenance;

of property whether on or off the **residence premises** by any person or organization.

E. Item D.3. is replaced by the following:

3. Intentional or criminal acts of or at the direction of any **insured person**, if the loss that occurs:
 - a) may be reasonably expected to result from such acts; or
 - b) is the intended result of such acts.

This exclusion applies regardless of whether the **insured person** is actually charged with, or convicted of, a crime. **We** will not deny payment to an innocent **insured person** who did not cooperate in, or contribute to, the creation of the loss if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.

F. Item D.4. is deleted.

VI. In **Section I Additional Protection**, the following changes are made:

A. **Additional Living Expense** is replaced by the following:

1. **Additional Living Expense**

We will pay the reasonable increase in living expenses necessary to maintain **your** normal standard of living when a direct physical loss **we** cover under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C** makes **your residence premises** uninhabitable. However, additional living expense due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

Payment for additional living expense as a result of a covered loss under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C** will be limited to the least of the following:

- a) the time period required to repair or replace the property **we** cover, using due diligence and dispatch;
- b) if **you** permanently relocate, the shortest time for **your** household to settle elsewhere; or
- c) 24 months.

These periods of time are not limited by the termination of this policy.

In no event shall **our** payment for additional living expenses exceed the Limit Of Liability shown on **your** Policy Declarations for Additional Living Expense.

We do not cover any lost income or expense due to the cancellation of a lease or agreement.

No deductible applies to this protection.

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B. Item 10., **Collapse** is replaced by the following:

10. **Collapse**

We will cover at the **residence premises**:

- a) the entire collapse of a covered **building structure**;
- b) the entire collapse of part of a covered **building structure**; and
- c) direct physical loss to covered property caused by a) or b) above.

For coverage to apply, the collapse of a **building structure** specified in a) or b) above must be a sudden and accidental direct physical loss caused by one or more of the following:

- a) a loss **we** cover under **Section I, Personal Property Protection-Coverage C**;
- b) hidden decay of the **building structure**;
- c) hidden damage to the **building structure** caused by insects or vermin;
- d) weight of persons, animals, equipment or contents;
- e) weight of rain, snow or ice which collects on a roof;
- f) defective methods or materials used in construction, repair, remodeling or renovation, but only if the collapse occurs in the course of such construction, repair, remodeling or renovation.

Collapse, as referenced herein, means the covered **building structure** or part of the covered **building structure** has actually fallen down or fallen into pieces unexpectedly and instantaneously. It does not include settling, cracking, shrinking, bulging, expansion, sagging, or bowing. Furthermore, collapse does not include or mean substantial structural impairment or imminent collapse.

Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, fuel oil tank, septic tank, cistern or similar system, foundation, retaining wall, bulkhead, pier, wharf or dock is not included, unless the loss is a direct result of the collapse of a **building structure** or part of a **building structure** that is a sudden and accidental direct physical loss caused by one or more of the following:

- a) a loss **we** cover under **Section I, Personal Property Protection-Coverage C**;
- b) hidden decay of the **building structure**;
- c) hidden damage to the **building structure** caused by insects or vermin;
- d) weight of persons, animals, equipment or contents;
- e) weight of rain, snow or ice which collects on a roof; or
- f) defective methods or materials used in construction, repair, remodeling or renovation, but only if the collapse occurs in the course of such construction, repair, remodeling or renovation.

This coverage does not increase the limit of liability applying to the covered property.

VII. In **Section I Conditions**, the following changes are made:

A. Item 6. is replaced by the following:

6. **Our Settlement Of Loss**

We will settle any covered loss with **you** unless some other person or entity is named in the policy. **We** will settle within 30 days after the amount of loss is finally determined. This amount may be determined by an agreement between **you** and **us**, an appraisal award or a court judgment.

B. Item 7. is replaced by the following:

7. **Appraisal**

If **you** and **we** fail to agree on the amount of loss, either party may make written demand for an appraisal. Upon such demand, each party must select a competent and impartial appraiser and notify the other of the appraiser's identity within 20 days after the demand is received. The appraisers will select a competent and impartial umpire. If the appraisers are unable to agree upon an umpire within 15 days, **you** or **we** can ask a judge of a court of record in the state where the **residence premises** is located to select an umpire.

The appraisers shall then determine the amount of loss, stating separately the actual cash value and the amount of loss to each item. If the appraisers submit a written report of an agreement to **you** and to **us**, the amount agreed upon shall be the amount of loss. If they cannot



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agree, they will submit their differences to the umpire. A written award agreed upon by any two will determine the amount of loss.

Each party will pay the appraiser it chooses, and equally bear expenses for the umpire and all other appraisal expenses. However, if **your** full amount of appraised loss is upheld by agreement of the appraisers or the umpire, then **your** appraisal fee and umpire's appraisal fee shall be paid by **us**.

C. Item 12. is replaced by the following:

12. Action Against Us

No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under a coverage to which **Section I Conditions** applies, unless:

- a) there has been full compliance with all policy terms; and
- b) the action is commenced within one year after the inception of loss or damage. This period of time of one year after the inception of loss or damage for bringing of an action against **us** will be extended by the number of days equal to the period of time between the date any proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.

D. Item 16. is replaced by the following:

16. Other Insurance

If both this insurance and other insurance apply to a loss, **we** will pay the proportionate amount that this insurance bears to the total amount of all applicable insurance.

VIII. In Section II—Family Liability And Guest Medical Protection, under Losses We Do Not Cover Under Coverage X, the following changes are made:

A. Item 1. is replaced by the following:

- 1. **We** do not cover any **bodily injury** or **property damage** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. This exclusion applies even if:

- a) such **insured person** lacks the mental capacity to govern his or her conduct; or
- b) such **bodily injury** or **property damage** is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether such **insured person** is actually charged with, or convicted of, a crime.

B. Item 8. is replaced by the following:

- 8. **We** do not cover **bodily injury** which results in any manner from:

- a) lead in any form;
- b) asbestos in any form;
- c) radon in any form; or
- d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.

This exclusion does not apply to **bodily injury** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

C. Item 9. is replaced by the following:

- 9. **We** do not cover **property damage** consisting of, or caused by:

- a) lead in any form;
- b) asbestos in any form;
- c) radon in any form; or
- d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.

This exclusion does not apply to **property damage** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

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D. Item 10. is replaced by the following:

10. **We** do not cover any liability imposed upon any **insured person** by any civil, governmental or military authority for **bodily injury** which results in any manner from, or for **property damage** consisting of, or caused by, any type of vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gases, toxic liquids, toxic solids, waste materials, irritants, contaminants, or pollutants, including but not limited to:
- a) lead in any form;
 - b) asbestos in any form;
 - c) radon in any form; or
 - d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank located at the **residence premises**.

E. Item 19. is replaced by the following:

19. **We** do not cover any loss, cost or expense arising out of any request, demand, or order that any **insured person** test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to or assess the effects of any type of vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gases, toxic liquids, toxic solids, waste materials, irritants, contaminants, or pollutants, including, but limited to:
- a) lead in any form;
 - b) asbestos in any form;
 - c) radon in any form; or
 - d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank located at the **residence premises**.

IX. In **Section II—Family Liability And Guest Medical Protection**, under **Losses We Do Not Cover Under Coverage Y**, the following changes are made:

A. Item 1. is replaced by the following:

1. **We** do not cover any **bodily injury** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. This exclusion applies even if:
- a) such **insured person** lacks the mental capacity to govern his or her conduct; or
 - b) such **bodily injury** is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether such **insured person** is actually charged with, or convicted of, a crime.

B. Item 8. is replaced by the following:

8. **We** do not cover **bodily injury** which results in any manner from:
- e) lead in any form;
 - f) asbestos in any form;
 - g) radon in any form; or
 - h) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.

This exclusion does not apply to **bodily injury** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

X. In **Section II Conditions**, item 7. is replaced by the following:

7. **Action Against Us**

- a) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, unless there has been full compliance with all policy terms.
- b) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Family Liability Protection—Coverage X**, unless the obligation of an **insured person** to pay has been finally determined either by judgment against the **insured person** after actual trial, or by written agreement of the **insured person**, injured person and **us**, and the action against **us** is commenced within one year of such judgment or agreement. This period of time of one year from the date of loss for bringing suit will be extended by the number of days equal to the period of time between the date any proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.
- c) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought,



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under **Guest Medical Protection-Coverage Y**, unless such action is commenced within one year after the date the expenses for which coverage is sought were actually incurred. This period of time of one year from the date of loss for bringing suit will be extended by the number of days equal to the period of time between the date any proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.

- d) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Section II Additional Protection**, unless such action is commenced within one year after the date the claim expenses or emergency first aid expenses for which coverage is sought were actually incurred, or within one year after the date of loss to the property if coverage is being sought under the **Damage To Property Of Others** provision. This period of time of one year from the date of loss for bringing suit will be extended by the number of days equal to the period of time between the date any proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.
- e) No one shall have any right to make **us** a party to an action to determine the liability of an **insured person**.

All other policy terms and conditions apply.

Policy Endorsement

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The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

Standard Fire Policy Provisions - AVP101

This form contains the provisions of the Standard Fire Policy. Whenever the terms and provisions of Section I can be construed to perform a liberalization of the provisions found in the Standard Fire Policy, the terms and provisions of Section I shall apply.

In Consideration of the Provisions and Stipulations Herein or Added Hereto and of the Premium Specified in the Declarations (or specified in endorsement attached thereto), **we, for the term shown in the Declarations from inception date shown in the Declarations until cancelled or expiration at** location of property involved, to an amount not exceeding the limit of liability specified, does insure **the Insured named in the Declarations** and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance of any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the Insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND OTHER PERILS INSURED AGAINST IN THIS POLICY INCLUDING REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of **us**.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

- 1 **Concealment, fraud.** This entire policy shall be void if, whether before or after a loss, the insured has willfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any fraud or false swearing by the insured relating thereto.
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- 7 **Uninsurable and excepted property.** This policy shall not cover accounts, bills, currency, deeds, evidences of debt, money or securities; nor, unless specifically named hereon in writing, bullion or manuscripts.
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- 11 **Perils not included.** This Company shall not be liable for loss by fire or other perils insured against in this policy caused, directly or indirectly, by: (a) enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; (b) invasion; (c) insurrection; (d) rebellion; (e) revolution; (f) civil war; (g) usurped power; (h) order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided that such fire did not originate from any of the perils excluded by this policy; (i) neglect of the insured to use all reasonable means to save and preserve the property at and after a loss, or when the property is endangered by fire in neighboring premises; (j) nor shall this Company be liable for loss by theft.
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- 25 **Other Insurance.** Other insurance may be prohibited or the amount of insurance may be limited by endorsement attached hereto.
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- 28 **Conditions suspending or restricting insurance. Unless otherwise provided in writing added hereto this Company shall not be liable for loss occurring**
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- 31 (a) while the hazard is increased by any means within the control or knowledge of the insured; or
- 32
- 33 (b) while a described building, whether intended for occupancy by owner or tenant, is vacant or unoccupied beyond a period of sixty consecutive days; or
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- 35 (c) as a result of explosion or riot, unless fire ensue, and in that event for loss by fire only.
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- 38 **Other perils or subjects.** Any other peril to be insured against or subject of insurance to be covered in this policy shall be by endorsement in writing hereon or added hereto.
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- 42 **Added provisions.** The extent of the application of insurance under this policy and of the contribution to be made by this Company in case of loss, and any other provision or agreement not inconsistent with the provisions of this policy, may be provided for in writing added hereto, but no provision may be waived except such as by the terms of this policy is subject to change.
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- 49 **Waiver provisions.** No permission affecting this insurance shall exist, or waiver of any provision be valid, unless granted herein or expressed in writing added hereto. No provision, stipulation or forfeiture shall be held to be waived by any requirement or proceeding on the part of this Company relating to appraisal or to any examination provided for herein.
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- 56 **Cancellation of policy.** This policy shall be cancelled at any time at the request of the insured, in which case this Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. This policy may be cancelled at any time by this Company by giving to the insured a five days' written notice of cancellation with or without tender of the excess of paid premium above the pro
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64 rata premium for the expired time, which excess, if not ten-
65 dered, shall be refunded on demand. Notice of cancellation shall
66 state that said excess premium (if not tendered) will be re-
67 funded on demand.

68 **Mortgagee** If loss hereunder is made payable, in whole
69 **interests and** or in part, to a designated mortgagee not
70 **obligations.** named herein as the insured, such interest in
71 this policy may be cancelled by giving to such
72 mortgagee a ten days' written notice of can-

73 cellation.
74 If the insured fails to render proof of loss such mortgagee, upon
75 notice, shall render proof of loss in the form herein specified
76 within sixty (60) days thereafter and shall be subject to the pro-
77 visions hereof relating to appraisal and time of payment and of
78 bringing suit. If this Company shall claim that no liability ex-
79 isted as to the mortgagor or owner, it shall, to the extent of pay-
80 ment of loss to the mortgagee, be subrogated to all the mort-
81 gagee's rights of recovery, but without impairing mortgagee's
82 right to sue; or it may pay off the mortgage debt and require
83 an assignment thereof and of the mortgage. Other provisions
84 relating to the interests and obligations of such mortgagee may
85 be added hereto by agreement in writing.

86 **Pro rata liability.** This Company shall not be liable for a greater
87 proportion of any loss than the amount

88 hereby insured shall bear to the whole insurance covering the
89 property against the peril involved, whether collectible or not.

90 **Requirements in** The insured shall give immediate written
91 **case loss occurs.** notice to this Company of any loss, protect
92 the property from further damage, forthwith

93 separate the damaged and undamaged personal property, put
94 it in the best possible order, furnish a complete inventory of
95 the destroyed, damaged and undamaged property, showing in
96 detail quantities, costs, actual cash value and amount of loss
97 claimed; and within sixty days after the loss, unless such time
98 is extended in writing by this Company, the insured shall render
99 to this Company a proof of loss, signed and sworn to by the
100 insured, stating the knowledge and belief of the insured as to
101 the following: the time and origin of the loss, the interest of the
102 insured and of all others in the property, the actual cash value of
103 each item thereof and the amount of loss thereto, all encum-
104 brances thereon, all other contracts of insurance, whether valid
105 or not, covering any of said property, any changes in the title,
106 use, occupation, location, possession or exposures of said prop-
107 erty since the issuing of this policy, by whom and for what
108 purpose any building herein described and the several parts
109 thereof were occupied at the time of loss and whether or not it
110 then stood on leased ground, and shall furnish a copy of all the
111 descriptions and schedules in all policies and, if required, verified
112 plans and specifications of any building, fixtures or machinery
113 destroyed or damaged. The insured, as often as may be reason-
114 ably required, shall exhibit to any person designated by this
115 Company all that remains of any property herein described, and
116 submit to examinations under oath by any person named by this
117 Company, and subscribe the same; and, as often as may be
118 reasonably required, shall produce for examination all books of
119 account, bills, invoices and other vouchers, or certified copies
120 thereof if originals be lost, at such reasonable time and place as
121 may be designated by this Company or its representative, and
122 shall permit extracts and copies thereof to be made.

123 **Appraisal.** In case the insured and this Company shall
124 fail to agree as to the actual cash value or

125 the amount of loss, then, on the written demand of either, each
126 shall select a competent and disinterested appraiser and notify

127 the other of the appraiser selected within twenty days of such
128 demand. The appraisers shall first select a competent and dis-
129 interested umpire; and failing for fifteen days to agree upon
130 such umpire, then, on request of the insured or this Company,
131 such umpire shall be selected by a judge of a court of record in
132 the state in which the property covered is located. The ap-
133 praisers shall then appraise the loss, stating separately actual
134 cash value and loss to each item; and, failing to agree, shall
135 submit their differences, only, to the umpire. An award in writ-
136 ing, so itemized, of any two when filed with this Company shall
137 determine the amount of actual cash value and loss. Each
138 appraiser shall be paid by the party selecting him and the ex-
139 penses of appraisal and umpire shall be paid by the parties
140 equally.

141 **Company's** It shall be optional with this Company to
142 **options.** take all, or any part, of the property at the
143 agreed or appraised value, and also to re-

144 pair, rebuild or replace the property destroyed or damaged with
145 other of like kind and quality within a reasonable time, on giv-
146 ing notice of its intention so to do within thirty days after the
147 receipt of the proof of loss herein required.

148 **Abandonment.** There can be no abandonment to this Com-
149 pany of any property.

150 **When loss** The amount of loss for which this Company
151 **payable.** may be liable shall be payable sixty days
152 after proof of loss, as herein provided, is

153 received by this Company and ascertainment of the loss is made
154 either by agreement between the insured and this Company ex-
155 pressed in writing or by the filing with this Company of an
156 award as herein provided.

157 **Suit.** No suit or action on this policy for the recov-
158 ery of any claim shall be sustainable in any

159 court of law or equity unless all the requirements of this policy
160 shall have been complied with, and unless commenced within
161 twelve months next after inception of the loss.

162 **Subrogation.** This Company may require from the insured
163 an assignment of all right of recovery against
164 any party for loss to the extent that payment therefor is made
165 by this Company.

Important notices

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Your Allstate agency is Heather Beck
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Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: **\$237,268**.

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.

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.

X73182

Address Confirmation Request

Please Confirm Your Current Address

As you may know, we base our property insurance rates, in part, on where a customer's property is located. According to our records, the location of the dwelling your property policy covers is:

Address: **200 Carlisle Ave**
City/Village/Township: **Westmont**
State: **IL**
Zip: **60559-2691**
County: **Du Page**

We ask that you please review this information to make sure the address we've listed above is accurate. If you see any information that is incorrect, please contact your Allstate representative as soon as possible and provide them with the correct information. Once we receive your updated information, we will send you an Amended Policy Declarations and, if necessary, adjust your insurance premium to reflect the updated information.

If the information above is correct, you do not need to contact us. Feel free to contact your Allstate representative with any questions you may have about this notice.

X72770

Identity Theft Expenses Coverage— Coverage for Identity Theft Victims



Policy number: **962 135 570**
 Policy effective date: June 15, 2016
 Your Allstate agency is Heather Beck
 (630) 581-0103

While modern technology has made our lives easier, it has also made it easier for thieves to commit identity theft.

Thieves begin by gaining access to personal information such as your Social Security Number, date of birth and driver's license number. They then use this information to set up fake accounts, open loans, rent housing, secure employment or even obtain medical care—all without you even knowing.

As this crime grows increasingly common, consumers need options for dealing with the costs and hassles related to identity theft—that's why we're offering Identity Theft Expenses Coverage.

For Just \$30 per Year, You Can Get Help to Restore Your Good Name

Now Allstate has a product that can help you if your identity is stolen. You can add this optional coverage to your property policy for just a few dollars a month—a small price to pay for peace of mind—especially when you consider that while other insurance companies typically require a deductible for similar protection, with Allstate there is no deductible.

Allstate Takes Identity Theft Expenses Coverage a Step Further

If you purchase this coverage, we'll reimburse you for covered expenses you incur to restore your identity up to a \$25,000 coverage limit. That's more than most companies offer for this type of coverage. This coverage includes reimbursement for:

- **Attorneys fees** (subject to applicable coverage limits)—in case you need to hire an attorney to defend you if lawsuits are brought against you by merchants or collection agencies, if you need help to remove criminal or civil judgments wrongly entered against you, or to challenge information contained in your credit report.
- **Lost wage recovery** (up to \$250/day with a \$5,000 cap)—this will help cover wages or salary you may lose if you need to take time off work to complete affidavits or meet with law enforcement agencies, financial institutions, credit grantors, credit reporting agencies or attorneys.
- **Loan reapplication fees**—this covers your expenses if you need to reapply for loans denied you solely because the lender received incorrect information due to identity theft.
- **Other expenses**—covers other expenses involved in restoring your identity, such as mailing costs, notary expenses and long-distance phone calls.

You Can Get Help If You Become a Victim

If you become a victim of identity theft, you probably won't know all that is involved in restoring your name. There are many issues you would need help with, including:

- Understanding your rights as an identity theft victim.
- Filling out paperwork, including police reports.
- Issuing a Fraud Alert to the three major credit bureaus, as well as Social Security Administration, Federal Trade Commission, and U.S. Postal Service.
- Obtaining copies of your credit bureau reports.
- Working with the three major credit bureaus to restore the accuracy of your credit history.
- Reviewing your credit history to verify if fraud includes items such as public records (liens, judgments, bankruptcies); credit accounts; or errors with addresses/prior employment.
- Issuing a fraud alert to affected financial institutions and credit card companies.
- Tracing Social Security Numbers and notifying and working with the Department of Motor Vehicles, collection agencies for creditors, and law enforcement personnel.

This may seem overwhelming, but our Identity Theft Expenses Coverage can help. With it, if you decide to hire a firm to help you address identity theft issues such as these, you will have up to \$2,000 available to pay for their services. In addition, we may refer you to a firm that specializes in addressing the effects of identity theft.* In either case, if you have this coverage you'll have peace of mind knowing you can get help to restore your identity.

Are You in Good Hands®?

With Allstate you're getting more than great products and service. You get a team of people who know insurance and give you the freedom to manage your insurance your way. To sign up for Identity Theft Expenses Coverage, or for more information, just call your Allstate representative or log on to allstate.com.

* Referrals, if any, are solely at the discretion of Allstate. Identity Theft Expenses Coverage is subject to policy terms. Please read the policy endorsements carefully.

X71831-1

Important notices

Policy number:

962 135 570

Policy effective date:

June 15, 2016

Your Allstate agency is

Heather Beck
(630) 581-0103



Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property

has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.



Important notices

Policy number: **962 135 570**
 Policy effective date: June 15, 2016
 Your Allstate agency is Heather Beck
 (630) 581-0103

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

How We Compensate Our Agencies

The company listed below uses local agencies to assist customers with their insurance decision-making process by providing customers with information and high quality service. These agencies provide numerous services to customers on the company's behalf. Agencies are paid a commission by the company for selling and servicing the company's insurance policies and may be eligible to receive additional compensation and rewards based on performance.

Allstate Vehicle and Property Insurance Company

X72006-1

You're Receiving the Responsible Payment Discount

As an added benefit of being an Allstate customer, you're receiving our Responsible Payment Discount on your House & Home policy.

Here's how the Responsible Payment Discount works. From this point on, you will continue to receive this discount:

- If you pay your premium in full.
- If you pay your premium through a third party (e.g., escrow).
- If we do not send you a **cancellation notice** for nonpayment of premium (the billing notice we send when we don't receive your payment on time).
 - If we send you a cancellation notice for nonpayment of premium and your policy renews, the discount will be reduced at renewal, which may cause your overall insurance premium to increase.
 - If this discount is reduced because of a cancellation notice, we will add it back to your policy at renewal if

no cancellation notices for nonpayment of premium have been sent to you within the most recent twelve-month period ending 45 days prior to your renewal effective date.

Payment Options to Help You Save Money

We want you to continue saving money with the Responsible Payment Discount, so we offer several ways to make paying your bills fast and easy.

- You can sign up for the **Allstate® Easy Pay Plan**, which allows us to deduct your insurance premiums each month, or in full, from your checking account. You'll save on postage, have fewer checks to write, and have the monthly installment fee reduced.
- You can also pay your premium over the phone with either a check or credit card. Simply call us toll-free at 1-800-ALLSTATE. You'll be asked for your policy number when you pay by phone, so it's a good idea to have your policy documents in hand before you call.
- You can set up an escrow account to ensure your premiums are paid on time. (Please contact your mortgage lender for more information on setting up an escrow account.)
- You can choose to pay your premium in full.

Have Questions? Please Contact Us

If you have any questions about the Responsible Payment Discount, or if you'd like more information about the different bill paying options available to you, please contact your Allstate representative, or call us toll-free at 1-800-ALLSTATE.

X73075

Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

Important notices

Policy number:

962 135 570

Policy effective date:

June 15, 2016

Your Allstate agency is

Heather Beck
(630) 581-0103



National Support Center
PO Box 40047
Roanoke, VA 24022-0047

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767
217-782-4515
866-445-5364
<https://insurance.illinois.gov>

Those with the most favorable insurance scores often have an average age of accounts of 16 years or longer.

The presence of at least one customer-initiated, bank-related inquiry on your credit report in the past two years: Inquiries appear on your credit report to show that credit grantors or other authorized parties have requested a copy of your credit report. Please note that we only consider customer-initiated inquiries, and we consider no more than one customer-initiated, bank-related inquiry during any 90-day period. Generally, fewer customer-initiated credit inquiries may lead to a more favorable insurance score.

XF4

Important Notice

As required by Illinois law we would like to let you know that this policy does not provide earthquake coverage, nor does Allstate offer optional earthquake coverage.

If you should have any questions please contact your Allstate Agent. You may also call us at 1-800-Allstate (1-800-255-7828).

X5325-4 Consumer Report Information and Its Impact on Your Insurance

Many factors play a role in determining your insurance premium. Among the factors we consider are the following: where you live, the coverages and limits you've chosen and discount eligibility. In addition, we use consumer reporting agency information for eligibility and rating purposes. The federal Fair Credit Reporting Act requires us to inform you when we take adverse action based on a consumer report.

X73528

As permitted by law, we ordered credit report information about you - the named insured on the policy.

Based in whole or in part on the information provided by TransUnion National Disclosure Center, the rate that we are able to offer you is higher than what it would have been if we had not taken your credit history into account: based on the credit information available to us.

Important Information About Your Credit-Based Insurance Score

Please take a moment to read the notice immediately following this insert containing important information about our use of consumer reports and your rights under the federal Fair Credit Reporting Act. In that notice, we explain why we order credit reports and explain how important it is for you to check the accuracy of that information.

In the state where we issued your policy we are required by law to inform you of certain factors in your credit report(s) adversely affecting your credit-based insurance score. The most significant of these factors are:

The average number of months that accounts are listed on the credit report: Generally, the longer your average age of accounts, the more favorable your insurance score will be.

You May Request a Free Credit Report

Under Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from TransUnion if you request it within 60 days of receiving this notice (even if the report did not contain any information regarding credit status). You also have the right, under Section 611 of the Fair Credit Reporting Act, to dispute with TransUnion the accuracy or completeness of any information in any report(s) furnished by the agency.

If you'd like a free copy of your credit report, be sure to make your request within 60 days of receiving this notice. You can contact the reporting agency at:



Important notices

Policy number: **962 135 570**
Policy effective date: June 15, 2016
Your Allstate agency is Heather Beck
(630) 581-0103

TransUnion National Disclosure Center
2 Baldwin Place
PO Box 1000
Chester PA 19022
Phone: 1-888-503-0048
www.transunion.com

Please keep in mind that the consumer reporting agency did not make the decision to take this adverse action and will not be able to provide you with any specific reasons regarding why we took this action. Also, any changes to your name or address within the past two years can affect the completeness of your report. If your information has changed, please let your insurance representative know.

Have Questions? Please Contact Your Allstate Representative

We hope you will take advantage of these rights and help us give you the lowest premium we can provide. If you have any questions about the information contained in this notice, or about your insurance in general, please contact your insurance representative.

The Connection Between Credit History and Premium

We determine premiums using the information you provide on your insurance application, as well as using other factors. Certain credit report information has proved an effective predictor of insurance losses. It also allows us to keep costs competitive by helping make it possible for customers who are less likely to experience losses to pay less for their insurance. Keep in mind we use credit history in addition to, not instead of, our other characteristics. By considering this information, we can match likelihood of loss to premium even more precisely, and we think that's good for our customers. It allows us to keep insurance costs as competitive as possible for the greatest number of policyholders. You can also learn more about our use of credit information by visiting allstate.com.

XF2

Consumer Report Information and Its Impact on Your Insurance

In an effort to keep insurance costs as competitive as possible for the greatest number of policyholders, we may consider certain prior insurance information, motor vehicle reports

(MVR), and reports from the Comprehensive Loss Underwriting Exchange (CLUE) when determining our customers' eligibility, premiums and payment options. We're writing now to let you know we recently ordered consumer report information about you and, if applicable, another insured person named on your policy, and we are providing you with additional details about this process.

Based in whole or in part on the information provided to us by Comprehensive Loss Underwriting Exchange (CLUE), Allstate Vehicle and Property Insurance Company could not offer you a lower rate.

Please keep in mind that the consumer reporting agency(ies) did not make the decision to take this adverse action and will not be able to provide you with any specific reasons regarding why we took this action. Also, any changes to your name or address within the past two years can affect the completeness of your file with the consumer reporting agency(ies). If your information has changed, please let your insurance representative know.

Under Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your report(s) provided to us by the consumer reporting agency listed below if you request it within 60 days of receiving this notice. You also have the right, under Section 611 of the Fair Credit Reporting Act, to dispute with the consumer reporting agency the accuracy or completeness of any information in the consumer report(s) furnished by the agency.

To request your report, you may contact the appropriate consumer reporting agency at:

LexisNexis Risk Solutions
PO Box 105108
Atlanta, GA 30348-5108
Phone: (800) 456-6004
www.consumerdisclosure.com

If you have any questions regarding this notice or your policy in general, please contact your insurance representative.

XF3

Your Rights Related to Reviewing and Changing Your Insurance Records

You should know that the laws in your state entitle you to know the specific items of information and their sources that support

Important notices

Policy number:

962 135 570

Policy effective date:

June 15, 2016

Your Allstate agency is

Heather Beck
(630) 581-0103



our decision. The information is described in the enclosed notice(s) about consumer reports. If you would like this information, please send us a written request within ninety (90) business days of the date of this notice. We will respond to you within twenty-one (21) business days of the date we receive your written request.

Your Right to Review Your Insurance Records

You have the right to review recorded information about you contained in our insurance records or files. If you choose to review this information, please send us a written request that includes proper identification and a reasonable description of the information you wish to obtain. If we can locate and obtain this information with reasonable effort, we will inform you of its nature and substance within thirty (30) business days from the date we receive your request. You may obtain and review the information in person, or, if you prefer, we can mail the information to you. We will also tell you to whom we have disclosed this information within the last two (2) years or, if this information is unavailable, to whom we would normally disclose this information.

Your Right to Request Correction, Change, or Deletion of Recorded Information

You have the right to send us a written request to correct, change, or eliminate any recorded information we have about you in our records or files. If we agree with your request, we will notify you within thirty (30) business days of receiving your request. We will also provide copies of the information we changed to any person(s) you designate who may have received this information within the past two (2) years, as well as to any person(s) or organization(s) who either supplied us with the information or to whom we disclosed it.

If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your request and will provide the reason(s) for our decision. If you disagree with the reason(s) for our action, you have the right to file a written statement that includes what you believe is the correct information and your reasons for disagreeing with our refusal to make the requested correction, change, or deletion. We will file your statement with the disputed information and will provide it to any person(s) or organization(s) who either supplied us with the information or to whom we disclosed it. We will also provide your statement, along with the disputed information, to the person(s) or organization(s) reviewing the information as part of any subsequent lawful disclosure.

If you wish to request additional information, please contact your insurance representative.

Thank you for choosing Allstate.

XF5



Privacy Statement

Policy number: **962 135 570**
Policy effective date: June 15, 2016
Your Allstate agency is Heather Beck
(630) 581-0103



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, unless permitted pursuant to a joint marketing agreement.
- 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance

companies. This information 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 or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, 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
- 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 a joint marketing agreement
- 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



Policy number: **962 135 570**
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- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

The Internet and Your Information Security

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies 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.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

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®.

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.

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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. 10/2015)

X73180v6

EXHIBIT 2



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of July 20, 2016

Policyholder(s)

Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
5 N WABASH AVE APT 1206
CHICAGO IL 60602-4739

We're Confirming Your Policy Change

Thank you for the opportunity to help take care of your insurance needs. I want to let you know that I've made the change(s) you requested to your policy.

Please look over all the information in this mailing. Inside you'll also find a guide to what's in this package and answers to some common questions.

What has changed?

The enclosed Amended Policy Declarations provides a detailed list of the coverages, coverage limits and coverage costs for your House & Home policy. It also shows the following changes to your policy:

1st Mortgage information has been changed.

The change took effect on 07/21/2016.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

EP113-1



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.
- 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 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.
- 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 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
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 15, 2016



Total Premium for the Policy Period

Premium for property insured \$595.28

Total	\$595.28
--------------	-----------------

Discounts (included in your total premium)

Protective Device	\$11.43	Claim Free	\$100.75
Home Buyer	\$19.40	Early Signing	\$8.08
Responsible Payment	\$221.38	Welcome	\$44.10

Total discount savings	\$405.14
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Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1450 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car attached garage Open porch, 64 sq. ft.

Interior details:

One builders grade kitchen One builders grade half bath
Two builders grade full baths One gas fireplace

Exterior wall types:

75% aluminum siding 25% 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:

1 mile to fire department

Roof surface material type:

Information as of July 20, 2016

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**5 N Wabash Ave Apt 1206
Chicago IL 60602-4739**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2016** through **June 15, 2017** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2016

Insured property details* (continued)

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 4 years
Roof geometry - Gable

Mortgagee

TEXAS CAPITAL BANK ISAOA C/O CENLAR
PO Box 202028, Florence, SC 29502-2028
Loan number: 0000073513

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$237,268	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$23,727	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$177,951	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$94,908	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Additional Fire Department Charges	Not purchased*	
Building Materials Theft	Not purchased*	
Dwelling in the Course of Construction	Not purchased*	
Electronic Data Recovery	Not purchased*	
Extended Coverage on Cameras	Not purchased*	
Extended Coverage on Jewelry, Watches and Furs	Not purchased*	
Extended Coverage on Musical Instruments	Not purchased*	

(continued)

Coverage	Limits of Liability	Applicable Deductible(s)
Extended Coverage on Sports Equipment	Not purchased*	
Extended Premises	Not purchased*	
Fair Rental Income	Not purchased*	
Golf Cart	Not purchased*	
Green Improvement	Not purchased*	
Home Day Care	Not purchased*	
Identity Theft Expenses	Not purchased*	
Increased Coverage on Business Property	Not purchased*	
Increased Coverage on Theft of Silverware	Not purchased*	
Loss Assessments	\$10,000 each occurrence	
Mine Subsidence	Not purchased*	
Secondary Residence	Not purchased*	
Select Value	Not purchased*	
Workers' Compensation and Employers' Liability Coverage for Residence Employees	Not purchased*	
Yard and Garden	Not purchased*	

*** 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 House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- House & Home Policy - AVP81
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number:

962 135 570

Policy effective date:

June 15, 2016

Important payment and coverage information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuardSM**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuardSM feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- ▶ The Property Insurance Adjustment condition applies.
- ▶ Do not pay. Mortgagee has been billed.

Allstate Vehicle and Property Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



Steven P. Sorenson
President



Susan L. Lees
Secretary

Important notices

Policy number: **962 135 570**
Policy effective date: June 15, 2016

Page 1 of 1



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$237,268.

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.

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.

X73182





Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of July 29, 2016

Policyholder(s) Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
5 N WABASH AVE APT 1206
CHICAGO IL 60602-4739

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 07/29/2016.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

EP27-2

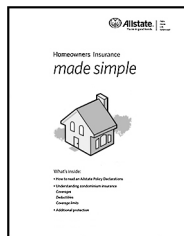


Your Insurance Coverage Checklist

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 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.
- 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 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
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 15, 2016



Total Premium for the Policy Period

Premium for property insured \$595.28

Total	\$595.28
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Discounts (included in your total premium)

Protective Device	\$11.43	Claim Free	\$100.75
Home Buyer	\$19.40	Early Signing	\$8.08
Responsible Payment	\$221.38	Welcome	\$44.10

Total discount savings	\$405.14
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Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1450 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car attached garage Open porch, 64 sq. ft.

Interior details:

One builders grade kitchen One builders grade half bath
Two builders grade full baths One gas fireplace

Exterior wall types:

75% aluminum siding 25% 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:

1 mile to fire department

Roof surface material type:

Information as of July 29, 2016

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**5 N Wabash Ave Apt 1206
Chicago IL 60602-4739**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2016** through **June 15, 2017** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2016

Insured property details* (continued)

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 4 years
Roof geometry - Gable

Mortgagee

CENTRAL LOAN ADMIN & REPORTING ITS SUCCESSORS &/OR ASSIGNS

P O Box 202028, Florence, SC 29502-2028

Loan number: 0070407390

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$237,268	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$23,727	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$177,951	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$94,908	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Additional Fire Department Charges	Not purchased*	
Building Materials Theft	Not purchased*	
Dwelling in the Course of Construction	Not purchased*	
Electronic Data Recovery	Not purchased*	
Extended Coverage on Cameras	Not purchased*	
Extended Coverage on Jewelry, Watches and Furs	Not purchased*	
Extended Coverage on Musical Instruments	Not purchased*	

(continued)

Coverage	Limits of Liability	Applicable Deductible(s)
Extended Coverage on Sports Equipment	Not purchased*	
Extended Premises	Not purchased*	
Fair Rental Income	Not purchased*	
Golf Cart	Not purchased*	
Green Improvement	Not purchased*	
Home Day Care	Not purchased*	
Identity Theft Expenses	Not purchased*	
Increased Coverage on Business Property	Not purchased*	
Increased Coverage on Theft of Silverware	Not purchased*	
Loss Assessments	\$10,000 each occurrence	
Mine Subsidence	Not purchased*	
Secondary Residence	Not purchased*	
Select Value	Not purchased*	
Workers' Compensation and Employers' Liability Coverage for Residence Employees	Not purchased*	
Yard and Garden	Not purchased*	

*** 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 House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- House & Home Policy - AVP81
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number: **962 135 570**

Policy effective date: June 15, 2016

Important payment and coverage information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuardSM**

- This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuardSM feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

- For every twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- ▶ The Property Insurance Adjustment condition applies.
- ▶ Do not pay. Mortgagee has been billed.

Allstate Vehicle and Property Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



Steven P. Sorenson
President



Susan L. Lees
Secretary

Important notices

Policy number: **962 135 570**
Policy effective date: June 15, 2016

Page 1 of 1



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$237,268.

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.

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.

X73182





Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of August 26, 2016
Policyholder(s) **Christopher B Mermigas** Page **1** of 2

Policy number
962 135 570

Your Allstate agency is
Heather Beck
(630) 581-0103
HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

We're Confirming Your Policy Change

Thank you for the opportunity to help take care of your insurance needs. I want to let you know that I've made the change(s) you requested to your policy.

Please look over all the information in this mailing. Inside you'll also find a guide to what's in this package and answers to some common questions.

What has changed?

The enclosed Amended Policy Declarations provides a detailed list of the coverages, coverage limits and coverage costs for your House & Home policy. It also shows the following changes to your policy:

Your address has been corrected.

A change to the information on the location of Property.

The changes took effect on 08/27/2016.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

EP113-1



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.
- 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 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.
- 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 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
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 15, 2016



Total Premium for the Policy Period

Premium for property insured \$696.40

Total	\$696.40
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Discounts (included in your total premium)

Protective Device	\$15.33	Claim Free	\$120.39
Home Buyer	\$26.08	Early Signing	\$9.81
Responsible Payment	\$261.63	Welcome	\$53.60

Total discount savings	\$486.84
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Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

1 mile to fire department

Information as of August 26, 2016

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2016** through **June 15, 2017** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2016

Insured property details* (continued)**Roof surface material type:**

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 4 years

Roof geometry - Gable

Mortgagee

CENTRAL LOAN ADMIN & REPORTING ITS SUCCESSORS &/OR ASSIGNS

P O Box 202028, Florence, SC 29502-2028

Loan number: 0070407390

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$251,163	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$25,117	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$188,373	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$100,466	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Additional Fire Department Charges	Not purchased*	
Building Materials Theft	Not purchased*	
Dwelling in the Course of Construction	Not purchased*	
Electronic Data Recovery	Not purchased*	
Extended Coverage on Cameras	Not purchased*	
Extended Coverage on Jewelry, Watches and Furs	Not purchased*	

(continued)

Coverage	Limits of Liability	Applicable Deductible(s)
Extended Coverage on Musical Instruments	Not purchased*	
Extended Coverage on Sports Equipment	Not purchased*	
Extended Premises	Not purchased*	
Fair Rental Income	Not purchased*	
Golf Cart	Not purchased*	
Green Improvement	Not purchased*	
Home Day Care	Not purchased*	
Identity Theft Expenses	Not purchased*	
Increased Coverage on Business Property	Not purchased*	
Increased Coverage on Theft of Silverware	Not purchased*	
Loss Assessments	\$10,000 each occurrence	
Mine Subsidence	Not purchased*	
Secondary Residence	Not purchased*	
Select Value	Not purchased*	
Workers' Compensation and Employers' Liability Coverage for Residence Employees	Not purchased*	
Yard and Garden	Not purchased*	

*** 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 House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- House & Home Policy - AVP81
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number: **962 135 570**

Policy effective date: June 15, 2016

Important payment and coverage information

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

▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

▪ **Claim RateGuardSM**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuardSM feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

▪ **Claim-Free Bonus**

For every twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

▶ The Property Insurance Adjustment condition applies.

▶ Do not pay. Mortgagee has been billed.

Allstate Vehicle and Property Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



Steven P. Sorenson
President



Susan L. Lees
Secretary

Important notices

Policy number: **962 135 570**
Policy effective date: June 15, 2016

Page 1 of 1



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$251,163.

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.

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.

X73182



064.070.012
1608275002370
11000005002370064IL00016082704006001797004004009999



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of April 5, 2017

Policyholder(s) Page 1 of 3

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

Help Protect Your Most Personal Asset—Your Identity

Thank you for choosing Allstate Vehicle and Property Insurance Company—we're delighted to have you with us!

I'm pleased to once again offer you the chance to continue your House & Home policy for another twelve months. With your policy about to renew, now is the perfect time for you to determine whether the coverage you have is suited to the risks you face today.

Have You Considered Our Identity Theft Expenses Coverage?

That's why I'd like you to know about our affordable Identity Theft Expenses Coverage option. It's designed to help reimburse you for covered expenses and the hassles of restoring your good name if your identity is stolen with this increasingly common type of theft.

Identity theft is a relatively new but growing crime that can lead to refused loans, lost job opportunities, and even arrest for crimes never committed. Now you can purchase our optional coverage to help restore your identity if you become a victim of this crime.

\$30 a Year—A Small Price Now Can Help with Higher Costs Later

For just \$30 a year and no deductible, we'll reimburse you for covered expenses you incur to help restore your identity, up to a coverage limit of \$25,000. While some products out there today may provide less reimbursement and leave you to deal with creditors, banks, and government agencies on your own, Allstate goes a step further. We may also refer you to an identity theft restoration services company that can help you sort out the effects of an identity theft* with creditors and government agencies.

Do You Have the Protection You Need?

(continued)



Policy number:
Policy effective date:

962 135 570
June 15, 2017

Page 2 of 3

As you review your Policy Declarations, consider whether you'd like to update your policy to include Identity Theft Expenses Coverage. To add this coverage, or to make any changes to your policy, feel free to call me at (630) 581-0103.

For more detailed information about Identity Theft Expenses Coverage, please refer to the enclosed "Identity Theft Expenses Coverage—Coverage for Identity Theft Victims" information at the back of this mailing.

We Appreciate Your Business

Thank you again for choosing Allstate to help protect you today and prepare you for the future. I'm glad you're with us.

**Referrals, if any, are solely at the discretion of Allstate. Identity Theft Expenses Coverage is subject to qualifications, availability and policy terms. Please read the policy endorsement carefully.*

Sincerely,

Heather Beck
Your Allstate Agent

RP646

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.

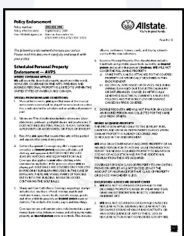
- What's in this package?**
See the guide below for the documents that are included. **Next steps:** review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about 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 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.
- 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.

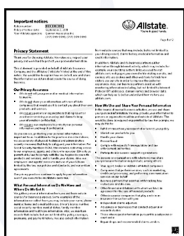
A guide to your renewal package



Policy Declarations*
The Policy Declarations lists policy details, such as your property details and coverages.



Policy Endorsements
If we make any changes to your policy, these documents will include your new contract language.



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.



Renewal House & Home Policy Declarations

Your policy effective date is June 15, 2017

Total Premium for the Policy Period

Premium for property insured \$789.88

Total \$789.88

Discounts (included in your total premium)

Protective Device	\$17.96	Claim Free	\$132.16
Home Buyer	\$17.84	Early Signing	\$5.57
Loyalty	\$29.06	Responsible Payment	\$297.79
Welcome	\$29.06		

Total discount savings \$529.44

Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Information as of April 5, 2017

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2017** through **June 15, 2018** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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)



Insured property details* (continued)

1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 5 years

Roof geometry - Gable

Mortgagee

CENTRAL LOAN ADMIN & REPORTING ITS SUCCESSORS &/OR ASSIGNS

P O Box 202028, Florence, SC 29502-2028

Loan number: 0070407390

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$266,135	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$26,614	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$199,602	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$106,454	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000 each occurrence	



Policy number: **962 135 570**

Policy effective date: June 15, 2017

Coverage	Limits of Liability	Applicable Deductible(s)
► Other Coverages Not Purchased:		
<ul style="list-style-type: none"> ▪ Additional Fire Department Charges* ▪ Building Materials Theft* ▪ Dwelling in the Course of Construction* ▪ Electronic Data Recovery* ▪ Extended Coverage on Cameras* ▪ Extended Coverage on Jewelry, Watches and Furs* ▪ Extended Coverage on Musical Instruments* 	<ul style="list-style-type: none"> ▪ Extended Coverage on Sports Equipment* ▪ Extended Premises* ▪ Fair Rental Income* ▪ Golf Cart* ▪ Green Improvement* ▪ Home Day Care* ▪ Identity Theft Expenses* ▪ Increased Coverage on Business Property* 	<ul style="list-style-type: none"> ▪ Increased Coverage on Theft of Silverware* ▪ Mine Subsidence* ▪ Secondary Residence* ▪ Select Value* ▪ Workers' Compensation and Employers' Liability Coverage for Residence Employees* ▪ Yard and Garden*

*** 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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101

Important payment and coverage information

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

- You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

▪ **Claim RateGuardSM**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuardSM feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

▪ **Claim-Free Bonus**

For every twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

(continued)

Important payment and coverage information (continued)

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$14,972 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

Allstate Vehicle and Property Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



Steven P. Sorenson
President



Susan L. Lees
Secretary



Policy Endorsement

Policy number: **962 135 570**
Policy effective date: June 15, 2017

The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

Amendatory Endorsement - AVP381

In **Section II Additional Protection**, item 3, **Damage To Property Of Others**, is replaced by the following:

3. Damage To Property Of Others

At **your** request, **we** will pay:

- A. subject to the \$10,000 per excursion limit described in this sub-item 3.A, for **property damage** an **insured person** causes to someone else's property which is, or is furnished in connection with, a private residence, or a hotel room or similar accommodation, rented to, occupied or used by, or in the care of, an **insured person** for temporary overnight lodging purposes while such **insured person** is traveling, vacationing or otherwise away from their residence.

The total amount **we** will pay will not exceed \$10,000 per excursion. For purposes of this protection, an excursion begins the day an **insured person** leaves their residence for the purpose described above and ends on the day such person returns to their residence with no intent to continue that excursion. However, in the event multiple **insured persons** participate in any portion of an excursion, the excursion begins the day the first **insured person** leaves their residence for the purpose described above and ends on the day that all **insured persons** have returned to their residence with no intent to continue that excursion.

We will not pay more than \$10,000 per excursion, regardless of the number of **insured persons** participating in the excursion or causing **property damage** during the excursion, the number of separate acts causing **property damage**, the duration of the excursion, or the number of separate policy periods through which the excursion extends.

- B. up to \$1,000 each time an **insured person** causes **property damage** to someone else's property of a type for which no protection is afforded under sub-item 3.A, above.

At **our** option, **we** will pay the cost to either repair or replace the property damaged by an **insured person**, without deduction for depreciation.

We will not pay for **property damage**:

- a) to property covered under **Section I** of this policy;
- b) to property intentionally damaged by an **insured person** who has attained the age of 13;
- c) under sub-item 3.A to property damaged in a student dormitory, fraternity, sorority or off-campus housing caused by any student other than **you**;
- d)
 - 1) to property owned by an **insured person**;
 - 2) to property of an **insured person's** tenant, roomer or boarder;
 - 3) to property of any employee of an **insured person's** tenant, roomer or boarder;
 - 4) to property of any guest of an **insured person's** tenant, roomer or boarder; or
 - 5) to property of any resident in **your** household; or
- e) arising out of:
 - 1) past or present **business** activities;
 - 2) any act or omission in connection with a premises, other than an **insured premises**, owned, rented or controlled by an **insured person**; or
 - 3) the ownership or use of a motorized land vehicle, trailer, aircraft, hovercraft or watercraft.

All other policy terms and conditions apply.

Important notices

Policy number: **962 135 570**
Policy effective date: June 15, 2017

Page 1 of 5



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$266,135.

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.

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.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X73182

Notice of Changes to Your Homeowner Policy

We've changed your policy by adding a new Amendatory Endorsement. This endorsement provides an additional protection. Please read this new AVP381 Amendatory Endorsement and keep it with your other policy forms.



Policy number:

962 135 570

Policy effective date:

June 15, 2017

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, please call your Allstate Agent or 1-800-ALLSTATESM (1-800-255-7828), or visit www.allstate.com.

XC3895

Summary of Changes

In Section II Additional Protection, item 3, Damage To Property Of Others:

We have added a new paragraph 3.A specifically for damage to property of others that includes a new limit of up to \$10,000 per excursion for all covered property damage an insured person causes to someone else's property which is, or is furnished in connection with, a private residence, or a hotel room or similar accommodation, rented to, occupied or used by, or in the care of, an insured person for temporary overnight lodging purposes while such insured person is traveling, vacationing or otherwise away from their residence .

Under paragraph 3.B, we have added that the existing \$1,000 limit applying to damage to property of others caused by an insured person only applies if there is no protection afforded under paragraph 3.A.

Under paragraph c) which applies to property damage, we will not pay under Damage To Property Of Others:

- we have added an item applying to sub-item 3.A for property damaged in a student dormitory, fraternity, sorority or off-campus housing caused by any student other than you.
- we have deleted property rented to an insured person.

Under paragraph d) 1) through d) 4) which applies to property damage we will not pay under Damage To Property Of Others, we have reformatted and moved the language previously found in paragraph c), under paragraphs d) 1 through d) 4. These paragraphs now read:

- "d) 1) *to property owned by an insured person;*
 2) *to property of an insured person's tenant, roomer or boarder;*
 3) *to property of any employee of an insured person's tenant, roomer or boarder;*
 4) *to property of any guest of an insured person's tenant, roomer or boarder; or"*

Please Check Your Policy Coverage Limits

When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each policy renewal and make sure they provide you with adequate coverage.

Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

X73175

Identity Theft Expenses Coverage— Coverage for Identity Theft Victims

While modern technology has made our lives easier, it has also made it easier for thieves to commit identity theft.

Thieves begin by gaining access to personal information such as your Social Security Number, date of birth and driver's license number. They then use this information to set up fake accounts, open loans, rent housing, secure employment or even obtain medical care—all without you even knowing.

As this crime grows increasingly common, consumers need options for dealing with the costs and hassles related to identity theft—that's why we're offering Identity Theft Expenses Coverage.

For Just \$30 per Year, You Can Get Help to Restore Your Good Name

Now Allstate has a product that can help you if your identity is stolen. You can add this optional coverage to your property policy for just a few dollars a month—a small price to pay for peace of mind—especially when you consider that while other insurance companies typically require a deductible for similar protection, with Allstate there is no deductible.

Allstate Takes Identity Theft Expenses Coverage a Step Further

If you purchase this coverage, we'll reimburse you for covered expenses you incur to restore your identity up to a \$25,000 coverage limit. That's more than most companies offer for this type of coverage. This coverage includes reimbursement for:

- **Attorneys fees** (subject to applicable coverage limits)—in case you need to hire an attorney to defend you if lawsuits are brought against you by merchants or collection agencies, if you need help to remove criminal or civil judgments wrongly entered against you, or to challenge information contained in your credit report.
- **Lost wage recovery** (up to \$250/day with a \$5,000 cap)—this will help cover wages or salary you may lose if you need to take time off work to complete affidavits or meet with law enforcement agencies, financial institutions, credit grantors, credit reporting agencies or attorneys.
- **Loan reapplication fees**—this covers your expenses if you need to reapply for loans denied you solely because the lender received incorrect information due to identity theft.
- **Other expenses**—covers other expenses involved in restoring your identity, such as mailing costs, notary expenses and long-distance phone calls.

You Can Get Help If You Become a Victim

If you become a victim of identity theft, you probably won't know all that is involved in restoring your name. There are many issues you would need help with, including:

- Understanding your rights as an identity theft victim.
- Filling out paperwork, including police reports.
- Issuing a Fraud Alert to the three major credit bureaus, as well as Social Security Administration, Federal Trade Commission, and U.S. Postal Service.
- Obtaining copies of your credit bureau reports.
- Working with the three major credit bureaus to restore the accuracy of your credit history.
- Reviewing your credit history to verify if fraud includes items such as public records (liens, judgments, bankruptcies); credit accounts; or errors with addresses/prior employment.
- Issuing a fraud alert to affected financial institutions and credit card companies.
- Tracing Social Security Numbers and notifying and working with the Department of Motor Vehicles, collection agencies for creditors, and law enforcement personnel.

This may seem overwhelming, but our Identity Theft Expenses Coverage can help. With it, if you decide to hire a firm to help you address identity theft issues such as these, you will have up to \$2,000 available to pay for their services. In addition, we may refer you to a firm that specializes in addressing the effects of identity theft.* In either case, if you have this coverage you'll have peace of mind knowing you can get help to restore your identity.

Are You in Good Hands®?

With Allstate you're getting more than great products and service. You get a team of people who know insurance and give you the freedom to manage your insurance your way. To sign up for Identity Theft Expenses Coverage, or for more information, just call your Allstate representative or log on to allstate.com.

* Referrals, if any, are solely at the discretion of Allstate. Identity Theft Expenses Coverage is subject to policy terms. Please read the policy endorsements carefully.

X71831-1

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments



Policy number:

962 135 570

Policy effective date:

June 15, 2017

- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

Did You Know That You Do Not Have Water Back-Up Coverage?

Understanding your coverage can help you make the right choices. We want to make sure you are aware that your policy does not currently include Allstate's Water Back-Up Coverage. Water Back-Up Coverage may provide protection for a covered loss when:

- Water or any other substance backs up through sewers or drains; or
- Water or any other substance overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

You may be interested in adding Allstate's Water Back-Up Coverage, which may minimize your out-of-pocket expenses related to this type of water damage. This coverage helps give the peace of mind of knowing "You're In Good Hands."

For more details about this, or any other coverages you may not currently have, please contact your Allstate representative.

Our goal is to help protect what is important to you. Thank you for choosing Allstate.

Coverage is subject to policy terms, limits, deductibles and exclusions.

X73192

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Important notices
Policy number:
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Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

How We Compensate Our Agencies

The company listed below uses local agencies to assist customers with their insurance decision-making process by providing customers with information and high quality service. These agencies provide numerous services to customers on the company's behalf. Agencies are paid a commission by the company for selling and servicing the company's insurance policies and may be eligible to receive additional compensation and rewards based on performance.

Allstate Vehicle and Property Insurance Company

X72006-1

Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

National Support Center
PO Box 600598
Dallas, TX 75266-0598

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767
217-782-4515
866-445-5364
<https://insurance.illinois.gov>

X5325-4

Installment Fee Increase

We'd like you to be aware that if you pay your premium in installments, we've increased the installment fee for each payment.

For the following payment methods, the new installment fees are:

Allstate® Easy Pay Plan	\$1.50
Check, credit card, and all other payment types	\$4.00

As always, if you choose to pay your entire premium in full, there will be no installment fees for that policy period.

If you have any questions, please feel free to call your Allstate Agent or (630) 581-0103.

X73644



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Privacy Statement

Policy number: **962 135 570**
Policy effective date: June 15, 2017

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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, unless permitted pursuant to a joint marketing agreement.
- 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information 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 or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, 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
- 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 a joint marketing agreement
- 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



Policy number:

962 135 570

Policy effective date:

June 15, 2017

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies 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.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

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
PO Box 660598
Dallas, TX 75266-0598

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®.

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.

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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. 10/2015)

X73180v6



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of April 6, 2018

Policyholder(s)

Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

Thank You for Being a Loyal Allstate Customer—We're Happy to Have You with Us!

Here's your House & Home insurance renewal offer for the next 12 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 of 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.

You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

RP378-4

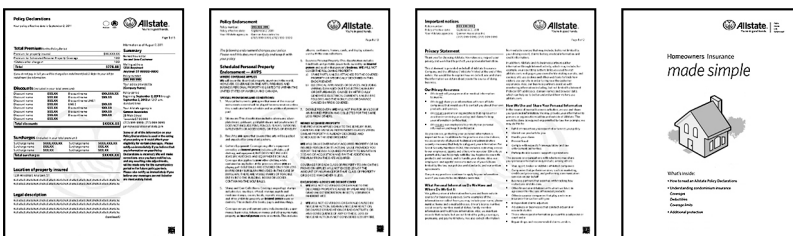


Your Insurance Coverage Checklist

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 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.
- 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



Policy Declarations*

The Policy Declarations lists policy details, such as your property details and coverages.

Policy Endorsements

If we make any changes to your policy, these documents will include your new contract language.

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.

Renewal House & Home Policy Declarations

Your policy effective date is June 15, 2018



Total Premium for the Policy Period

Premium for property insured \$824.65

Total	\$824.65
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Discounts (included in your total premium)

Protective Device	\$18.03	Claim Free	\$135.83
Loyalty	\$64.95	Responsible Payment	\$307.36

Total discount savings*	\$531.02
--------------------------------	-----------------

*Any discounts of \$5 or less are not listed above but are included in the total discount savings number.

Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Information as of April 6, 2018

Summary

Named Insured(s)
Christopher B Mermigas
Mailing address
200 Carlisle Ave
Westmont IL 60559-2691

Policy number
962 135 570

Your policy provided by
Allstate Vehicle and Property Insurance Company

Policy period
Beginning **June 15, 2018** through **June 15, 2019** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2018

Insured property details* (continued)

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 6 years

Roof geometry - Gable

Mortgagee

CENTRAL LOAN ADMIN & REPORTING ITS SUCCESSORS &/OR ASSIGNS

P O Box 202028, Florence, SC 29502-2028

Loan number: 0070407390

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$270,504	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$27,051	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$202,878	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$108,202	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000 each occurrence	

► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Enhanced Protection Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number: **962 135 570**

Policy effective date: June 15, 2018

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$100.00.

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$4,369 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

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

Policy Endorsement

Policy number: **962 135 570**
Policy effective date: June 15, 2018



*The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.*

Enhanced Package Deductible Reward Feature Endorsement - AVP417

For an additional premium and when the Policy Declarations indicates that the "Enhanced Package" with Deductible Reward feature applies, the following feature is added to the General section of your policy:

Deductible Reward

1. What is a Deductible Reduction Amount

The **Deductible Reduction Amount**, which is shown on **your** Policy Declarations, is the amount that can be used to reduce the amount of a **qualified deductible** for application to a claim for a loss that occurs during any period the Enhanced Package with the Deductible Reward feature is on the policy. A **qualified deductible** means any deductible that applies to **your** policy other than a deductible that applies to any Scheduled Personal Property Endorsement or any deductible that applies to a National Flood Insurance Policy, if applicable.

2. How Deductible Reduction Amount(s) Are Earned

- a) On the date when the Enhanced Package with the Deductible Reward feature is added to **your** policy, the policy will receive a \$100 **Deductible Reduction Amount**; and
- b) at each renewal after the Enhanced Package with the Deductible Reward feature is added to **your** policy, if **your** policy is not assigned a chargeable claim in accordance with **our** manual of rules and rates within the twelve months ending 70 days before policy renewal, **your** policy will receive an additional \$100 **Deductible Reduction Amount**.

However:

- 1) if the Enhanced Package with the Deductible Reward feature was added to **your** policy before the effective date of the current policy period or up to the 60th day after the effective date of the current policy period, the first additional \$100 Deductible Reduction Amount your policy can receive will be on the next renewal; or
- 2) if the Enhanced Package with the Deductible Reward feature was added to your policy after the 60th day from the effective date of the current policy period, the first additional \$100 Deductible Reduction Amount your policy can receive will not be until the renewal after the next policy renewal.
- c) The total maximum Deductible Reduction Amount is \$500. No credits whatsoever will be given for Deductible Reduction Amounts that would have accumulated, but for the \$500 cap.
- d) If you cancel your current policy with the Enhanced Package and replace it with a new policy with the Enhanced Package, your

available Deductible Reduction Amount (if any) may be transferable if the Enhanced Package with the Deductible Rewards feature is available in the state that your new policy is bound. The amount transferred from your previous policy and the Deductible Reduction Amount on your new policy in total will not exceed the maximum Deductible Reduction Amount of \$500.

3. How Deductible Reduction Amounts Are Applied To A Deductible

The Deductible Reduction Amount available is determined as of the date the loss occurred. The Deductible Reduction Amount applied will be based on the Deductible Reduction Amount available as of the date the claim with the qualified deductible is settled.

- a) If more than one claim for a loss with a qualified deductible is reported during the same policy period, the Deductible Reduction Amount will be applied to the claim reported earliest in time. Any remaining Deductible Reduction Amount will be applied to the claim for a loss with a qualified deductible reported next in time.
- b) If more than one qualified deductible applies to the same claim for a loss, the Deductible Reduction Amount will first be applied to the highest qualified deductible. Any remaining Deductible Reduction Amount will be applied to the next highest qualified deductible and so on.
- c) If multiple claims are reported at the same time with the same loss date, the Deductible Reduction Amount will first be applied to the highest deductible. Any remaining Deductible Reduction Amount will be applied to the next highest qualified deductible and so on.
- d) The Deductible Reduction Amount available for application to a claim for a loss with a qualifying deductible will be the amount reflected on the Policy Declarations in effect at the time of that loss, less the amount of Deductible Reduction Amount(s) applied to other claims prior to the time that claim is settled.

If the available Deductible Reduction Amount at the time that claim is settled is equal to or greater than the applicable qualified deductible, the Deductible Reduction Amount will be reduced by the amount applied to the deductible.

If the available Deductible Reduction Amount at the time the loss is settled is less than the applicable qualified deductible, you will then be responsible for the difference between the qualified deductible amount and the Deductible Reduction Amount, and the Deductible Reduction Amount will be reduced by the amount applied to the qualified deductible.

4. How A Deductible Reduction Amount Can Be Restored If We Recover On Our Claims Against At-Fault Third Parties

In the event that only one claim loss occurred during a policy period and we recover payment for that claim from another party and the Deductible Reduction Amount was previously applied to that claim, then the Deductible Reduction Amount previously applied will be restored if:



Policy number:

962 135 570

Policy effective date:

June 15, 2018

- a) the Deductible Reduction Amount applied to the claim was equal to the applicable qualified deductible and the claim subrogation status is considered collected by us; or
- b) the Deductible Reduction Amount applied to the claim was less than the applicable deductible and we have returned the amount of the applicable deductible absorbed by you with respect to that claim.

However, if more than one claim occurred during the same policy period, restoration of the Deductible Reduction Amount will occur only if, and only when, all such claims have satisfied the requirements of either sub-items 4.a) or 4.b) above.

In no event will our restoration of the Deductible Reduction Amount exceed the maximum total Deductible Reduction Amount of \$500.

5. How Removal of the Enhanced Package With The Deductible Reward Features Affects the Deductible Reduction Amount

If you remove the Enhanced Package with the Deductible Reward feature from your policy, any accumulated Deductible Reduction Amount will not be available for a loss that occurs during any period the Enhanced Package with the Deductible Reward feature was not on the policy. The Deductible Reduction Amount will be available for application to a claim for a loss with a qualifying deductible that occurs during any period the Enhanced Package with the Deductible Reward feature is on the policy.

If you remove the Enhanced Package with the Deductible Reward feature from your policy and then you later add the Enhanced Package with the Deductible Reward feature back onto your policy, then if:

- a) the accumulated Deductible Reduction Amount is zero, the policy will receive a \$100 Deductible Reduction Amount which will be available for application to a claim for a loss with a qualifying deductible that occurs during any period the Enhanced Package with the Deductible Reward feature is or was on your policy. Your policy may then receive additional Deduction Reduction Amount(s) as provided in sub-item 2.b) above, subject to the \$500 maximum Deductible Reduction Amount; or
- b) the accumulated Deductible Reduction Amount is greater than zero, your policy will not receive a \$100 Deductible Reduction Amount. The policy may receive additional Deduction Reduction Amount(s) as indicated in sub-item 2.b) above. Any additional Deductible Reduction Amounts the policy may receive will be added to the prior Deductible Reduction Amount, subject to the \$500 maximum Deductible Reduction Amount.

Prior accumulated Deductible Reduction Amounts, if any, will be available for application to an eligible deductible for a loss that occurs during any period the Enhanced Package with the Deductible Reward feature is on the policy, subject to the \$500 maximum Deductible Reduction Amount.

In the event that we remove the Deductible Reward feature of the Enhanced Package or the Enhanced Package with Deductible Reward feature from your policy at renewal, any previously accumulated

Deductible Reduction Amount not otherwise applied to a loss will be available for reduction of future claims with a qualifying deductible up to ten years after the effective date of our removal of the Deductible Reward feature of the Enhanced Package from your policy.

All other policy terms and conditions apply.

Important notices

Policy number: **962 135 570**
Policy effective date: June 15, 2018

Page 1 of 4



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$270,504.

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.

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.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X73182

Notice Of Changes To Your Homeowner Policy

We've changed your policy by adding a new Amendatory Endorsement. This endorsement provides an additional feature, Deductible Rewards, to your Enhanced Package. Please read this new Enhanced Package Deductible Reward



Policy number:

962 135 570

Policy effective date:

June 15, 2018

Feature Endorsement - AVP417, and keep it with your other policy forms.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, you can contact your Allstate Agent or representative, call 1-800 ALLSTATE® (1-800-255-7828), or visit www.allstate.com. We're here to help.

When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each policy renewal and make sure they provide you with adequate coverage.

Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

X73175

Summary of Changes

- You will get an immediate \$100 off your deductible for a qualifying deductible with the Deductible Rewards feature. For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which will be used to reduce the amount of your deductible. However, if the Enhanced Package with the Deductible Reward feature is added to your policy after the 60th day of the effective date of the current policy period, the first \$100 Deductible Reduction Amount your policy can receive won't be until the renewal after the next policy renewal. The total maximum Deductible Reduction Amount is \$500.
- We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses.
- If the Enhanced Package with the Deductible Reward feature is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses on or after the date the Enhanced Package is removed, unless you later decide to add the Enhanced Package back on. In that case, the accumulated Deductible Reduction Amount will be available when the Enhanced Package with the Deductible Reward feature is on your policy, subject to the \$500 maximum Deductible Reduction Amount.
- The amount of the Deductible Reduction Amount is indicated on your Policy Declarations, under the description of the Enhanced Package.

XC6583

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)

Please Check Your Policy Coverage Limits

- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need.

The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

Did You Know That You Do Not Have Water Back-Up Coverage?

Understanding your coverage can help you make the right choices. We want to make sure you are aware that your policy does not currently include Allstate's Water Back-Up Coverage. Water Back-Up Coverage may provide protection for a covered loss when:

- Water or any other substance backs up through sewers or drains; or
- Water or any other substance overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

You may be interested in adding Allstate's Water Back-Up Coverage, which may minimize your out-of-pocket expenses related to this type of water damage. This coverage helps give the peace of mind of knowing "You're In Good Hands."

For more details about this, or any other coverages you may not currently have, please contact your Allstate representative.

Our goal is to help protect what is important to you. Thank you for choosing Allstate.

Coverage is subject to policy terms, limits, deductibles and exclusions.

X73192

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168



Policy number:

962 135 570

Policy effective date:

June 15, 2018

How We Compensate Our Agencies

The company listed below uses local agencies to assist customers with their insurance decision-making process by providing customers with information and high quality service. These agencies provide numerous services to customers on the company's behalf. Agencies are paid a commission by the company for selling and servicing the company's insurance policies and may be eligible to receive additional compensation and rewards based on performance.

Allstate Vehicle and Property Insurance Company

X72006-1

- If we receive your premium payment after the due date, a **late fee of \$10.00** may be applied to your policy.

If you have any questions about this information or your policy in general, please contact your Allstate Agent or representative.

X73729

Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

National Support Center
PO Box 600598
Dallas, TX 75266-0598

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767
217-782-4515
866-445-5364
<https://insurance.illinois.gov>

X5325-4

Late Payment Fee Information

We'd like you to be aware of the following payment fee that could affect your premium:

Privacy Statement

Policy number: **962 135 570**
Policy effective date: June 15, 2018

Page 1 of 2



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, unless permitted pursuant to a joint marketing agreement.
- 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information 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 or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, 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
- 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 a joint marketing agreement
- 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



Policy number:

962 135 570

Policy effective date:

June 15, 2018

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies 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.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

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
PO Box 660598
Dallas, TX 75266-0598

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®.

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.

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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. 10/2015)

X73180v6



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of December 20, 2018
Policyholder(s) Page 1 of 2

Christopher B Mermigas

Policy number
962 135 570

Your Allstate agency is
Heather Beck
(630) 581-0103
HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 12/20/2018.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

EP27-2



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 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.
- 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 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
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 15, 2018



Total Premium for the Policy Period

Premium for property insured \$824.65

Total	\$824.65
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Discounts (included in your total premium)

Protective Device	\$18.03	Claim Free	\$135.83
Loyalty	\$64.95	Responsible Payment	\$307.36

Total discount savings*	\$531.02
--------------------------------	-----------------

*Any discounts of \$5 or less are not listed above but are included in the total discount savings number.

Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Information as of December 20, 2018

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2018** through **June 15, 2019** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2018

Insured property details* (continued)

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 6 years

Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$270,504	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$27,051	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$202,878	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$108,202	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000 each occurrence	

► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number:

962 135 570

Policy effective date:

June 15, 2018

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$100.00.

- ▶ The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- ▶ Do not pay. Mortgagee has been billed.

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: **962 135 570**
Policy effective date: June 15, 2018

Page 1 of 1



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$270,504.

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.

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.

X73182





Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of April 4, 2019

Policyholder(s) Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

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

Here's your House & Home insurance renewal offer for the next 12 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 of 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. You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

RP378-4



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 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.
- 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



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
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.

Renewal House & Home Policy Declarations

Your policy effective date is June 15, 2019



Total Premium for the Policy Period

Premium for property insured \$898.97

Total \$898.97

Discounts (included in your total premium)

Protective Device \$20.55 Claim Free \$148.42

Loyalty \$72.78 Responsible Payment \$332.83

Total discount savings* \$577.63

*Any discounts of \$5 or less are not listed above but are included in the total discount savings number.

Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Information as of April 4, 2019

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2019** through **June 15, 2020** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2019

Insured property details* (continued)

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 7 years

Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$279,620	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$27,962	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$209,715	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$111,848	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000 each occurrence	

► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number:

962 135 570

Policy effective date:

June 15, 2019

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$200.00.

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$9,116 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

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: **962 135 570**
Policy effective date: June 15, 2019

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Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$279,620.

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.

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.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X73182

Please Check Your Policy Coverage Limits

When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each



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June 15, 2019

policy renewal and make sure they provide you with adequate coverage.

Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

X73175

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of

the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

Did You Know That You Do Not Have Water Back-Up Coverage?

Understanding your coverage can help you make the right choices. We want to make sure you are aware that your policy does not currently include Allstate's Water Back-Up Coverage. Water Back-Up Coverage may provide protection for a covered loss when:

- Water or any other substance backs up through sewers or drains; or
- Water or any other substance overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

You may be interested in adding Allstate's Water Back-Up Coverage, which may minimize your out-of-pocket expenses related to this type of water damage. This coverage helps give the peace of mind of knowing "You're In Good Hands."

For more details about this, or any other coverages you may not currently have, please contact your Allstate representative.

Our goal is to help protect what is important to you. Thank you for choosing Allstate.

Coverage is subject to policy terms, limits, deductibles and exclusions.

X73192

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection

Important notices

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against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

National Support Center
PO Box 600598
Dallas, TX 75266-0598

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767
217-782-4515
866-445-5364
<https://insurance.illinois.gov>

X5325-4

Important Information About Your Deductible Reward

Good news—we've increased your available Deductible Reduction Amount. Please see your Policy Declarations for details.

X73737



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1904045003474
110000050034740641L000190404001231004502005006017873

Privacy Statement

Policy number: **962 135 570**
Policy effective date: June 15, 2019

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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, unless permitted pursuant to a joint marketing agreement.
- 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information 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 or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, 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
- 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 a joint marketing agreement
- 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



Policy number:

962 135 570

Policy effective date:

June 15, 2019

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies 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.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

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
PO Box 660598
Dallas, TX 75266-0598

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®.

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.

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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. 10/2015)

X73180v6



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of April 12, 2019

Policyholder(s)

Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 06/15/2019.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

EP27-2



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 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.
- 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 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
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 15, 2019



Total Premium for the Policy Period

Premium for property insured \$898.97

Total	\$898.97
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Discounts (included in your total premium)

Protective Device	\$20.55	Claim Free	\$148.42
Loyalty	\$72.78	Responsible Payment	\$332.83

Total discount savings*	\$577.63
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*Any discounts of \$5 or less are not listed above but are included in the total discount savings number.

Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Information as of April 12, 2019

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2019** through **June 15, 2020** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2019

Insured property details* (continued)

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 7 years

Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 0652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$279,620	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$27,962	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$209,715	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$111,848	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000 each occurrence	

► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number:

962 135 570

Policy effective date:

June 15, 2019

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$200.00.

- ▶ The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- ▶ Do not pay. Mortgagee has been billed.

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: **962 135 570**
Policy effective date: June 15, 2019

Page 1 of 1



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$279,620.

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.

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.

X73182



064.070.012
190412T003002
1100000T003002064L000190412003330000286400404009833



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of April 6, 2020

Policyholder(s)

Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

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

Here's your House & Home insurance renewal offer for the next 12 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 of 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. You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

RP378-4



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 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.
- 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



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
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.

Renewal House & Home Policy Declarations

Your policy effective date is June 15, 2020



Total Premium for the Policy Period

Premium for property insured \$1,025.40

Total	\$1,025.40
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Discounts (included in your total premium)

Protective Device	\$24.77	Claim Free	\$173.24
Loyalty	\$87.13	Responsible Payment	\$375.05

Total discount savings*	\$660.75
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*Any discounts of \$5 or less are not listed above but are included in the total discount savings number.

Insured property details*

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

Location of property insured: 200 Carlisle Ave, Westmont, IL 60559-2691

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Information as of April 6, 2020

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2020** through **June 15, 2021** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2020

Insured property details* (continued)

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 8 years

Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 0652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$291,985	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$29,199	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$218,989	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$116,794	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000 each occurrence	

► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number: **962 135 570**

Policy effective date: June 15, 2020

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$300.00.

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$12,365 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

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: **962 135 570**
Policy effective date: June 15, 2020

Page 1 of 3



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$291,985.

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.

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.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X73182

Please Check Your Policy Coverage Limits

When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each



Policy number:

962 135 570

Policy effective date:

June 15, 2020

policy renewal and make sure they provide you with adequate coverage.

Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

X73175

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of

the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

Did You Know That You Do Not Have Water Back-Up Coverage?

Understanding your coverage can help you make the right choices. We want to make sure you are aware that your policy does not currently include Allstate's Water Back-Up Coverage. Water Back-Up Coverage may provide protection for a covered loss when:

- Water or any other substance backs up through sewers or drains; or
- Water or any other substance overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

You may be interested in adding Allstate's Water Back-Up Coverage, which may minimize your out-of-pocket expenses related to this type of water damage. This coverage helps give the peace of mind of knowing "You're In Good Hands."

For more details about this, or any other coverages you may not currently have, please contact your Allstate representative.

Our goal is to help protect what is important to you. Thank you for choosing Allstate.

Coverage is subject to policy terms, limits, deductibles and exclusions.

X73192

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection

Important notices

Policy number:

962 135 570

Policy effective date:

June 15, 2020

Page 3 of 3



against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

National Support Center
PO Box 600598
Dallas, TX 75266-0598

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767
217-782-4515
866-445-5364
<https://insurance.illinois.gov>

X5325-4

Important Information About Your Deductible Reward

Good news—we've increased your available Deductible Reduction Amount. Please see your Policy Declarations for details.

X73737



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Privacy Statement

Policy number: **962 135 570**
Policy effective date: June 15, 2020

Page 1 of 2



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, unless permitted pursuant to a joint marketing agreement.
- 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information 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 or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, 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
- 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 a joint marketing agreement
- 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



Policy number:

962 135 570

Policy effective date:

June 15, 2020

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies 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.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

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
PO Box 660598
Dallas, TX 75266-0598

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®.

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.

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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. 10/2015)

X73180v6



Heather Beck
6358 S Cass Ave
Westmont IL 60559

Information as of April 6, 2021

Policyholder(s) Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

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

Here's your House & Home insurance renewal offer for the next 12 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 of 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. You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

RP378-4



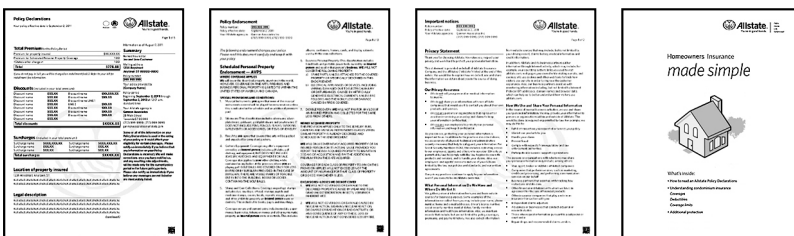
Your Insurance Coverage Checklist

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 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.
- 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



Policy Declarations*

The Policy Declarations lists policy details, such as your property details and coverages.

Policy Endorsements

If we make any changes to your policy, these documents will include your new contract language.

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.

Renewal House & Home Policy Declarations

Your policy effective date is June 15, 2021



Total Premium for the Policy Period

Premium for property insured \$1,167.84

Total	\$1,167.84
--------------	-------------------

Discounts (included in your total premium)

Protective Device	\$27.49	Claim Free	\$197.35
Loyalty	\$103.59	Responsible Payment	\$416.35

Total discount savings	\$744.78
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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: 200 Carlisle Ave, Westmont, IL 60559-2691

Location zone: IL0559

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Information as of April 6, 2021

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2021** through **June 15, 2022** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
6358 S Cass Ave
Westmont IL 60559
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2021

Insured property details* (continued)**Fire protection details:**

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 9 years

Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 0652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$304,719	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$30,472	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$228,540	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$121,888	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000 each occurrence	

► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Depreciation Amendatory Endorsement - AP4970
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number:

962 135 570

Policy effective date:

June 15, 2021

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$400.00.

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$12,734 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

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

Policy Endorsement

Policy number: **962 135 570**
Policy effective date: June 15, 2021

Page 1 of 1



*The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.*

Amendatory Endorsement - AP4970

Throughout the policy, when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the destroyed, damaged or stolen property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.

All other policy terms and conditions apply.



Important notices

Policy number: **962 135 570**
Policy effective date: June 15, 2021

Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$304,719.

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.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X73182-1

Notice of Changes to Your Policy

Important notices

Policy number:

962 135 570

Policy effective date:

June 15, 2021



We've changed your policy by adding a new Amendatory Endorsement. Please read this new Amendatory Endorsement and keep it with your other policy forms.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, you can contact your Allstate Agent or representative, call 1-800 ALLSTATE® (1-800-255-7828), or visit www.allstate.com. We're here to help!

Summary of Changes

We have added the following additional information to the policy describing our calculation of actual cash value:

"Throughout the policy, when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the destroyed, damaged or stolen property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges."

Again, please carefully read the enclosed endorsement together with all other applicable forms and the enclosed Policy Declarations.

XC7215

Please Check Your Policy Coverage Limits

When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each policy renewal and make sure they provide you with adequate coverage.

Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

X73175

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need.

The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.



Policy number:

962 135 570

Policy effective date:

June 15, 2021

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

Did You Know That You Do Not Have Water Back-Up Coverage?

Understanding your coverage can help you make the right choices. We want to make sure you are aware that your policy does not currently include Allstate's Water Back-Up Coverage. Water Back-Up Coverage may provide protection for a covered loss when:

- Water or any other substance backs up through sewers or drains; or
- Water or any other substance overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

You may be interested in adding Allstate's Water Back-Up Coverage, which may minimize your out-of-pocket expenses related to this type of water damage. This coverage helps give the peace of mind of knowing "You're In Good Hands."

For more details about this, or any other coverages you may not currently have, please contact your Allstate representative.

Our goal is to help protect what is important to you. Thank you for choosing Allstate.

Coverage is subject to policy terms, limits, deductibles and exclusions.

X73192

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

Important notices
Policy number:
Policy effective date:

962 135 570
June 15, 2021

Page 4 of 4



National Support Center
PO Box 600598
Dallas, TX 75266-0598

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

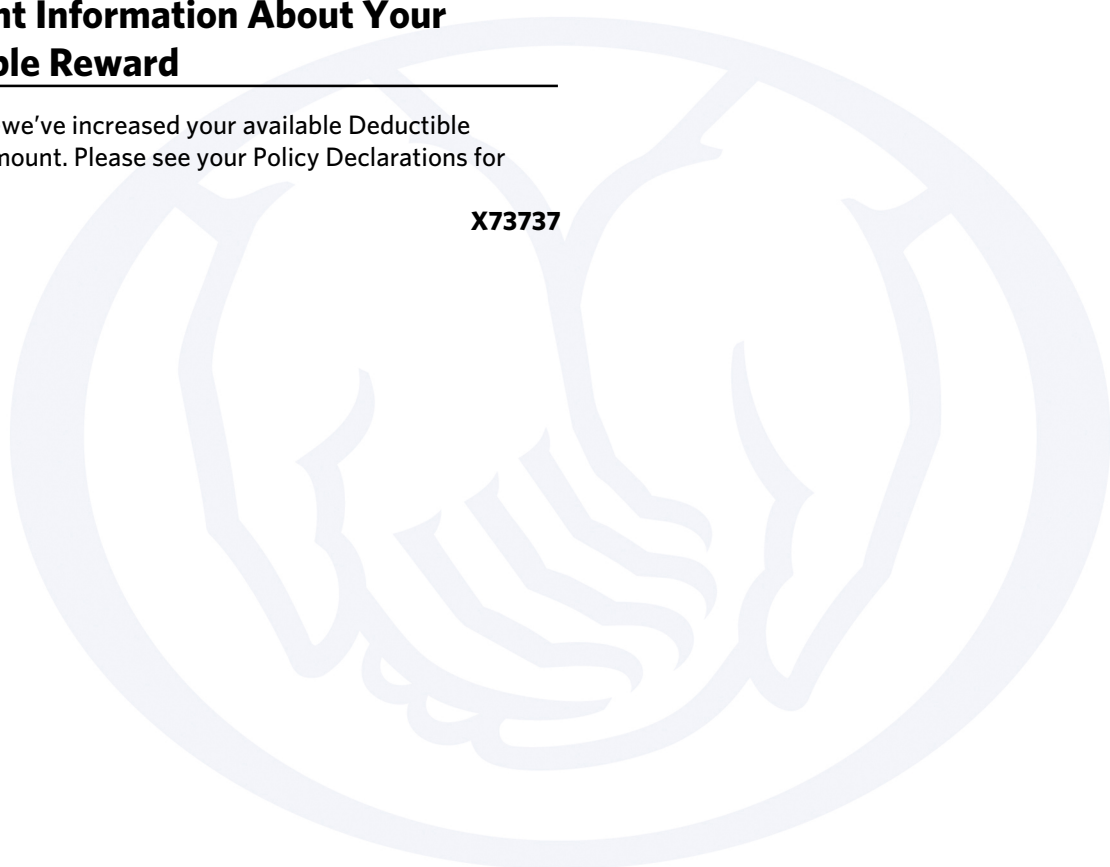
Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767
217-782-4515
866-445-5364
<https://insurance.illinois.gov>

X5325-4

Important Information About Your Deductible Reward

Good news—we've increased your available Deductible Reduction Amount. Please see your Policy Declarations for details.

X73737



Privacy Statement

Policy number: **962 135 570**
Policy effective date: June 15, 2021

Page 1 of 2



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, unless permitted pursuant to a joint marketing agreement.
- 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information 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 or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, 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
- 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 a joint marketing agreement
- 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



Policy number:

962 135 570

Policy effective date:

June 15, 2021

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies 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.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

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
PO Box 660598
Dallas, TX 75266-0598

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®.

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.

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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. 10/2015)

X73180v6

EXHIBIT 3



Heather Beck
318 W Ogden Ave
Westmont IL 60559-2389

Information as of March 2, 2022
Policyholder(s) Page 1 of 2

Christopher B Mermigas

Policy number
962 135 570

Your Allstate agency is
Heather Beck
(630) 581-0103
HEATHERBECK@ALLSTATE.COM

CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 06/15/2021.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (630) 581-0103 if you have any questions.

Sincerely,

Heather Beck
Your Allstate Agent

EP188



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 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 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
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 15, 2021

Total Premium for the Policy Period

Premium for property insured \$1,167.84

Total \$1,167.84

Discounts (included in your total premium)

Protective Device	\$27.49	Claim Free	\$197.35
Loyalty	\$103.59	Responsible Payment	\$416.35

Total discount savings \$744.78

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: 200 Carlisle Ave, Westmont, IL 60559-2691

Location zone: IL0559

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Information as of March 2, 2022

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2021** through **June 15, 2022** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
318 W Ogden Ave
Westmont IL 60559-2389
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2021

Insured property details* (continued)**Fire protection details:**

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 9 years

Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 0652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$304,719	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$30,472	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$228,540	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$121,888	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000	



► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Depreciation Amendatory Endorsement - AP4970
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number:

962 135 570

Policy effective date:

June 15, 2021

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$0.00.

- ▶ The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- ▶ Do not pay. Mortgagee has been billed.

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: **962 135 570**
Policy effective date: June 15, 2021

Page 1 of 1



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$304,719.

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.

X73182-1

Your Deductible Reward Has Been Applied

We're sorry about the property loss you recently experienced. Because your policy includes the Enhanced Package, you were able to reduce your out-of-pocket expense, thanks to the Deductible Reward feature.

The Deductible Reduction Amount was reduced when it was applied to your deductible this policy period. Your amended Policy Declarations reflects your revised Deductible Reduction Amount.

Please remember that you may earn an additional \$100 Deductible Reduction Amount at your next renewal if you have no chargeable claims for the twelve month period ending 70 days before policy renewal and if the Enhanced Package is still a part of your policy. The total maximum Deductible Reduction Amount is \$500.

If you have any questions about the Deductible Reward feature, or any other aspect of your insurance policy, please contact your Allstate representative. The Deductible Reward feature is subject to terms and conditions.

X73738



EXHIBIT 4



Heather Beck
318 W Ogden Ave
Westmont IL 60559-2389

Information as of April 6, 2022

Policyholder(s)

Page 1 of 2

Christopher B Mermigas

Policy number

962 135 570

Your Allstate agency is

Heather Beck

(630) 581-0103

HEATHERBECK@ALLSTATE.COM



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

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

Here's your House & Home insurance renewal offer for the next 12 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 of 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. You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

RP378-4



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 renewal 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
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.

Renewal House & Home Policy Declarations



Your policy effective date is June 15, 2022

Total Premium for the Policy Period

Premium for property insured \$1,938.94

Total \$1,938.94

Discounts (included in your total premium)

Protective Device \$59.06 Loyalty \$186.97
Responsible Payment \$692.40

Total discount savings \$938.43

Surcharge (included in your total premium)

Claim rating \$225.72

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: 200 Carlisle Ave, Westmont, IL 60559-2691

Location zone: N4178155W08797820

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Information as of April 6, 2022

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2022** through **June 15, 2023** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
318 W Ogden Ave
Westmont IL 60559-2389
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2022

Insured property details* (continued)

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition
 • 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 10 years
 Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS
 P O Box 7729, Springfield, OH 45501-7729
 Loan number: 0652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$345,225	<ul style="list-style-type: none"> \$1,000 Windstorm and Hail \$1,000 All other perils
Other Structures Protection	\$34,523	<ul style="list-style-type: none"> \$1,000 Windstorm and Hail \$1,000 All other perils
Personal Property Protection	\$258,919	<ul style="list-style-type: none"> \$1,000 Windstorm and Hail \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$138,090	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000	



► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

* ***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 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
- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Depreciation Amendatory Endorsement - AP4970
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number: **962 135 570**

Policy effective date: June 15, 2022

Important payment and other information

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

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$0.00.

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$40,506 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

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:

962 135 570

Policy effective date:

June 15, 2022

Page 1 of 4



Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$345,225.

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.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X73182-1

Please Check Your Policy Coverage Limits



Policy number: **962 135 570**
Policy effective date: June 15, 2022

When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each policy renewal and make sure they provide you with adequate coverage.

Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

X73175

We've Applied Your Claim RateGuardSM

We want to let you know that we're sorry about the claim you recently experienced. But as a benefit of being an Enhanced Package customer, we're applying the Claim RateGuardSM feature to this claim.

This means:

- Your premium won't increase and you won't lose any discounts just because you filed this claim. (But note that a second claim within five years might result in a premium increase.)
- Although a second claim within five years might result in a premium increase, if you remain an Enhanced Package policyholder and stay claim-free during that time, you'll re-earn the Claim RateGuardSM feature—a great way to help protect your rate from going up if you file a claim.

We appreciate your business and want to help you in any way we can. Please call your Allstate representative if you have any questions about the Claim RateGuardSM, or your Enhanced Package policy.

X73188

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables.

It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

Did You Know That You Do Not Have Water Back-Up Coverage?



Understanding your coverage can help you make the right choices. We want to make sure you are aware that your policy does not currently include Allstate's Water Back-Up Coverage. Water Back-Up Coverage may provide protection for a covered loss when:

- Water or any other substance backs up through sewers or drains; or
- Water or any other substance overflows from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

You may be interested in adding Allstate's Water Back-Up Coverage, which may minimize your out-of-pocket expenses related to this type of water damage. This coverage helps give the peace of mind of knowing "You're In Good Hands."

For more details about this, or any other coverages you may not currently have, please contact your Allstate representative.

Our goal is to help protect what is important to you. Thank you for choosing Allstate.

Coverage is subject to policy terms, limits, deductibles and exclusions.

X73192

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP

coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

Have a Question or Concern?

We always want to hear from you—and help you—whenever you have a question, comment, or concern about any aspect of our service.

If you need general information, or if you experience a loss and need to report a claim, please call us at 1-800-ALLSTATE (1-800-255-7828), log on to allstate.com, or contact your agent.

You can also contact us at the following address:

National Support Center
PO Box 600598
Dallas, TX 75266-0598

If your question or complaint cannot be resolved by your Allstate agent or an Allstate representative, the State of Illinois Department of Insurance maintains a Consumer Services Division to assist you. They can be reached at:

Illinois Department of Insurance
Consumer Services Division
320 W. Washington
Springfield, IL 62767



Important notices

Policy number:

962 135 570

Policy effective date:

June 15, 2022

217-782-4515

866-445-5364

<https://insurance.illinois.gov>

X5325-4

Privacy Statement

Policy number: **962 135 570**
Policy effective date: June 15, 2022

Page 1 of 2



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, unless permitted pursuant to a joint marketing agreement.
- 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 including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information 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 or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, 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
- 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 a joint marketing agreement
- 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



Policy number:

962 135 570

Policy effective date:

June 15, 2022

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies 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.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

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
PO Box 660598
Dallas, TX 75266-0598

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®.

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.

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

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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. 10/2015)

X73180v6

EXHIBIT 5



Heather Beck
318 W Ogden Ave
Westmont IL 60559-2389

Christopher B Mermigas

Policy number
962 135 570

Your Allstate agency is
Heather Beck
(630) 581-0103
HEATHERBECK@ALLSTATE.COM

CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 60559-2691

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 06/15/2022.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (630) 581-0103 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Heather Beck
Your Allstate Agent

EP27-2



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.

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.

Amended House & Home Policy Declarations



Your policy effective date is June 15, 2022

Total Premium for the Policy Period

Premium for property insured \$1,716.53

Total	\$1,716.53
--------------	-------------------

Discounts (included in your total premium)

Protective Device	\$45.99	Multiple Policy	\$222.41
Loyalty	\$169.59	Responsible Payment	\$588.09

Total discount savings	\$1,026.08
-------------------------------	-------------------

Surcharge (included in your total premium)

Claim rating \$189.13

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: 200 Carlisle Ave, Westmont, IL 60559-2691

Location zone: N4178155W08797820

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 1992; 1 family; 1650 sq. ft.; end townhouse - 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage Wood deck, 143 sq. ft.

Interior details:

One builders grade kitchen One gas fireplace
Two builders grade full baths One softwood straight staircase
One builders grade half bath

Exterior wall types:

80% aluminum siding 20% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Information as of April 19, 2022

Summary

Named Insured(s)
Christopher B Mermigas

Mailing address
**200 Carlisle Ave
Westmont IL 60559-2691**

Policy number
962 135 570

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **June 15, 2022** through **June 15, 2023** at 12:01 a.m. standard time

Your Allstate agency is
Heather Beck
318 W Ogden Ave
Westmont IL 60559-2389
(630) 581-0103
HEATHERBECK@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: **962 135 570**

Policy effective date: June 15, 2022

Insured property details* (continued)

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition Age of roof - 10 years
Roof geometry - Gable

Mortgagee

NATIONSTAR MORTGAGE LLC ITS SUCCESSORS &/OR ASSIGNS

P O Box 7729, Springfield, OH 45501-7729

Loan number: 0652230699

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

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$345,225	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$34,523	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$258,919	<ul style="list-style-type: none"> • \$1,000 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$138,090	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Roof Surfaces Extended Coverage	Included	
Water Back-Up	Not purchased*	
Loss Assessments	\$10,000	



► **Other Coverages Not Purchased:**

- Additional Fire Department Charges*
- Building Materials Theft*
- Dwelling in the Course of Construction*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Extended Premises*
- Fair Rental Income*
- Functional Replacement Cost*
- Golf Cart*
- Green Improvement*
- Home Day Care*
- Identity Theft Expenses*
- Increased Coverage on Business Property*
- Increased Coverage on Theft of Silverware*
- Mine Subsidence*
- Secondary Residence*
- Select Value*
- Workers' Compensation and Employers' Liability Coverage for Residence Employees*
- Yard and Garden*

*** 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

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- Windstorm and Hail Deductible Endorsement - AVP82
- Roof Surfaces Extended Coverage Endorsement - AVP42
- Depreciation Amendatory Endorsement - AP4970
- Enhanced Package Endorsement - AVP417
- Amendment of Policy Provisions - AVP89
- Illinois Amendatory Endorsement - AVP86-1
- Standard Fire Policy - AVP101



Policy number:

962 135 570

Policy effective date:

June 15, 2022

Important payment and other information

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- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

Deductible Reward - Deductible Reduction Amount available is \$0.00.

- ▶ The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- ▶ Do not pay. Mortgagee has been billed.

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

EXHIBIT 6



Allstate

PO BOX 660636
DALLAS TX 75266

You're in good hands.



CHRISTOPHER B MERMIGAS
200 CARLISLE AVE
WESTMONT IL 605592691

RECIPIENT OF ORIGINAL

ELLEN EMERY
202 CARLISLE AVE
WESTMONT IL 605592691

COPY OF ORIGINAL

February 14, 2022

INSURED: CHRISTOPHER MERMIGAS
DATE OF LOSS: February 06, 2022
CLAIM NUMBER: 0659087704 DKV

PHONE NUMBER: 888-442-6219
FAX NUMBER: 866-447-4293
OFFICE HOURS:

Dear ELLEN EMERY,

This letter is to follow up with you per our discussion in regards to the above captioned incident happened on about 2/6/2022 originating from our insured's townhome.

Under our Liability coverage , the focus of the coverage is to determine whether or not our insured was found negligent or lack of maintenance to cause this leak. Based on the information given by the plumber, the source of the leak was due to a failed pipe that burst underneath the cabinet/flooring causing water to leak to your unit. The incident was unexpected/unforeseen, no prior knowledge of any issue to alert our insured until the pipe burst. Allstate have determined our insured was not found at fault to cause the pipe to burst, however, at our insured's request, we are extending the additional protection coverage to cover your policy deductible. Please report your damage to your own policy for further handling.

Sincerely,

KATHY VO

KATHY VO
888-442-6219 Ext. 6035959
Allstate Vehicle and Property Insurance Company

Copy : CHRISTOPHER B MERMIGAS

EXHIBIT 7



Allstate[®]
You're in good hands.

Jeremy Sawyers
Claims Service Leader
Allstate National Catastrophe Team

February 9, 2023

Illinois Department of Insurance
Attn: Iris Canto
320 West Washington Street
Springfield, IL 62767-0001

RE: File Number: IL22-14804
Complainant: Christopher Mermigas
Our Insured: Christopher B. Mermigas
Claim Number: 0658202460
Date of Loss: February 6, 2022
Company: Allstate Vehicle and Property Insurance Company
NAIC Number: 37907
Amount Paid: \$56,621.34

Dear Ms. Canto

We are in receipt of your inquiry dated January 24, 2023 and received in our office on that same date regarding the concerns of Mr. Christopher Mermigas. This report pertains to damages insured by Mr. Mermigas' Allstate policy number 0962135570, form AVP81-00 with a policy inception date of June 15, 2016.

Our records reflect the above referenced claim was established on February 6, 2022, when Mr. Mermigas reported a burst water line causing interior water damage to his residence and his neighbor's residence. The property is located at 200 Carlisle Avenue in Westmont, Illinois and is insured by an Allstate House and Home Policy with a \$1,000.00 policy deductible.

Mr. Mermigas' primary concern in his letter to the Illinois Department of Insurance is regarding the filing and investigation of a third-party claim under claim number 0659087704 for the damages sustained to Mr. Mermigas' neighbor's residence. We will focus on the issue presented in Mr. Mermigas' correspondence to your department.

On February 7, 2022, adjuster Oluwole Faniyi spoke with Mr. Mermigas introduced himself, secured additional loss facts along with the damage details, reviewed the applicable coverages and advised of our ongoing investigation. Mr. Mermigas advised the burst water line also caused interior water damage to his neighbor's dwelling. On February 14, 2022, as part of our investigation, claim number 0659087704 was filed as a separate third-party liability claim under Mr. Mermigas' Allstate policy number 0962135570 and assigned a separate adjuster.

Mr. Mermigas' first party claim continued to progress in the following months and the following payments were issued during this time for Mr. Mermigas' first-party claim.

<u>Date</u>	<u>Amount</u>	<u>Coverage</u>	<u>Payee</u>
March 3, 2022	\$45,199.10	Dwelling	Servpro of Wheaton
April 15, 2022	\$1,103.58	Dwelling	Mr. Christopher B. Mermigas
May 6, 2022	\$1,938.40	Dwelling	Mr. Christopher B. Mermigas
July 21, 2022	\$600.00	Dwelling	Mr. Christopher B. Mermigas
August 5, 2022	\$2,573.58	Dwelling	Mr. Christopher B. Mermigas
August 11, 2022	\$1,236.83	Unscheduled Personal Property	Mr. Christopher B. Mermigas
August 12, 2022	\$3,969.85	Additional Living Expenses	Mr. Christopher B. Mermigas

On November 4, 2022, we received email correspondence from Mr. Mermigas, expressing his dissatisfaction with the filing of the third-party claim for this loss. On November 5, 2022, adjuster James Salazar replied advising his claim was for damages to his residence and the third-party liability claim was for damages sustained to his neighbor's residence and it is considered two separate claims. Mr. Mermigas replied and requested to speak with a manager. Later that same day, Claim Service Leader, James Michaels contacted Mr. Mermigas and advised there were two separate claims as one was for the damages to his residence and the other was for the liability investigation for the damages sustained to his neighbor's dwelling. Mr. Mermigas continued to express his dissatisfaction and was advised of his option to file a complaint regarding his concerns with the Department of Insurance. Mr. Mermigas requested Mr. Michaels respond to his email with a synopsis of their discussion and Mr. Michaels agreed. Upon conclusion of the call, Mr. Michaels sent the requested email to Mr. Mermigas.

On November 10, 2022, Mr. Mermigas spoke with Claim Service Leader, Kristina Harbster on claim number 0659087704 expressing his dissatisfaction with the filing of the third-party claim. Ms. Harbster advised she would review his concern and follow up with him. On November 15, 2022, Ms. Harbster sent an email to Mr. Mermigas advising it is within Allstate's right to set up a separate first- and third-party claim to investigate his damages and the damages sustained to the other party. Mr. Mermigas has received email responses from his Allstate agent and Claims Management advising of Allstate's right to set up a separate first- and third-party claim to investigate the damages to Mr. Mermigas property and the damages sustained to his neighbor's residence.

We regret to hear of Mr. Mermigas' dissatisfaction with the filing and investigation of the third-party claim for this loss. We feel there has been no mishandling of his third-party claim, intentionally or unintentionally, and we remain confident we have performed our duties in accordance with the terms of Mr. Mermigas' policy. First party and third-party claims are filed separately and are independently investigated by two separate adjusters. We agree with the disposition and handling of Mr. Mermigas' first and third party claims and no further action is warranted at this time.

As Mr. Mermigas provided copies of our email responses in his complaint submission, we will not submit duplicate information for your review. We have included a copy of all claim payments under Mr. Mermigas' claim for your review.

Thank you for the opportunity to review our handling of this loss. Should you require additional information, please contact us at 1-800-354-2172, extension 1226164 or by e-mail at NCTDOIREQUESTS@Allstate.com.

Sincerely,



Jeremy Sawyers
Allstate National Catastrophe Team

JS/ve

Attachments

EXHIBIT 8



Illinois Department of Insurance

JB PRITZKER
Governor

Dana Popish Severinghaus
Director

February 28, 2023

Christopher Mermigas
200 Carlisle Avenue,
Westmont IL 60559

Re: Complaint number: IL22-14804
Allstate Fire and Casualty Insurance Company

Dear Christopher Mermigas:

Enclosed is a copy of the reply the Department of Insurance has received from the above-named company regarding your complaint. The company has maintained the damage to the third party, your neighbor's, home, as a result of the burst water line in your residence is separate from your first party claim.

We understand that this is not the outcome you were seeking, however allow me to assure you the Department has reviewed all the information related to your complaint and no violations of the Illinois Insurance Code were identified. Every effort has been made to assist you within the limits of our statutory authority.

The Department appreciates the opportunity to provide this information. If the Department can be of any further assistance, we encourage you to visit our website at: <http://insurance.illinois.gov/> or contact the Department toll free at (866) 445-5364.

Sincerely,

A handwritten signature in black ink that reads "Iris S. Canto".

Iris Canto, PIR, TRIP CRIS
Supervisor
Consumer Services
(866) 445-5364
DOI.Complaints@Illinois.gov