



McCarthy Family Ins
8209 IBM Dr Ste 102
Charlotte NC 28262-4304

Information as of July 1, 2019

Policyholder(s)

Page 1 of 2

Steve and Emily E Gargano

Policy number

990 632 602

Your Allstate agency is

McCarthy Family Ins

(704) 247-7474

TYLERMCCARTHY@ALLSTATE.COM



STEVE AND EMILY E GARGANO
3428 MAYHEW FORREST LN
MINT HILL NC 28227-9436

We Made a Change to Your Policy

A change has been made to your policy—it took effect on 07/01/2019. The enclosed Amended Policy Declarations includes this change:

Your premium for the current policy period has been decreased by a total of \$276.31.

The coverages and limits you carry for your vehicles, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. By comparing this Policy Declarations with the most recent Declarations mailed to you, you can see any changes in detail.

If you have any questions or concerns please contact me at (704) 247-7474. Thank you for choosing Allstate Property and Casualty Insurance Company. We appreciate the opportunity to help you protect what you have today and help prepare you for the future.

Sincerely,

McCarthy Family Ins
Your Allstate Agent

EA20



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



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 auto policy declarations

Your policy effective date is April 30, 2019



Information as of July 1, 2019

Total Premium for the Policy Period

Please review your insured vehicles and verify their VINs are correct.

Vehicles covered	Identification Number (VIN)	Premium
2008 Lexus Es350	JTHBJ46G282257838	\$448.01
2008 Lincoln Navigator	5LMFU28538LJ19223	482.51
2004 Acura 3.2tl	19JUA662X4A027721	224.51
2002 Volvo S80	YV1TS91D421273043	224.50
Additional coverages		69.00
Total*		\$1,448.53

* Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s).

NOTICE: THE PREMIUM THAT WE ARE CHARGING FOR AUTOMOBILE PHYSICAL DAMAGE AND RELATED EXPENSES THAT COVERS THE DAMAGE TO YOUR COVERED VEHICLE(S) EXCEEDS THE PREMIUM BASED UPON THE APPROVED RATES IN NORTH CAROLINA, IN ACCORDANCE WITH G.S. 58-36-30(b).

Discounts (included in your total premium)

Multiple Car	\$558.00	Antilock Brakes	\$3.60
Premier	\$131.40	Preferred Package	\$84.00
Allstate eSmart®	\$25.10	Drivewise®	\$0.00
Passive Restraint	\$19.50		
Total discounts			\$821.60

Discounts per vehicle

2008 Lexus Es350 \$301.80			
Multiple Car	\$180.60	Antilock Brakes	\$1.70
Premier	\$62.80	Preferred Package	\$40.20
Allstate eSmart®	\$12.00	Drivewise®	\$0.00
Passive Restraint	\$4.50		
2008 Lincoln Navigator \$307.80			
Multiple Car	\$175.40	Antilock Brakes	\$1.90
Premier	\$68.60	Preferred Package	\$43.80
Allstate eSmart®	\$13.10	Drivewise®	\$0.00
Passive Restraint	\$5.00		
2004 Acura 3.2tl \$106.00			
Multiple Car	\$101.00	Passive Restraint	\$5.00
2002 Volvo S80 \$106.00			
Passive Restraint	\$5.00	Multiple Car	\$101.00

Summary

Named Insured(s)
Steve and Emily E Gargano

Mailing address
**3428 Mayhew Forrest Ln
Mint Hill NC 28227-9436**

Policy number
990 632 602

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

Policy period
Beginning **April 30, 2019** through
October 30, 2019 at 12:01 a.m. standard
time

Your policy change is effective
July 1, 2019

Your Allstate agency is
McCarthy Family Ins
8209 IBM Dr Ste 102
Charlotte NC 28262-4304
(704) 247-7474
TYLERMCCARTHY@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.



Amended auto policy declarations

Policy number:

990 632 602

Policy effective date:

April 30, 2019

Listed drivers on your policy

Steve Gargano

Emily Gargano









Steven Gargano

Jake Gargano

Excluded drivers from your policy

None

Coverage detail for 2008 Lexus Es350

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance			
 Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not applicable	\$110.51
 Property Damage	\$50,000 each occurrence	Not applicable	\$86.50
 (1) Comprehensive - Excluding Collision	Actual cash value	\$500	\$58.00
(2) Personal Effects	\$100	\$0	
 Auto Collision Insurance	Actual cash value	\$500	\$170.00
 Towing and Labor Costs	\$100 each disablement	Not applicable	\$3.00
 Transportation Expenses	Increased Limits \$30 per day to maximum \$900	Not applicable	\$10.00
 Audio, Visual, and Data Electronic Equipment	Not purchased*		
 Automobile Medical Payments	\$1,000 each person	Not applicable	\$10.00
Customizing Equipment	Not purchased*		
Total premium for 2008 Lexus Es350			\$448.01






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

VIN JTHBJ46G282257838

Rating information

- Owns residence
- This vehicle is driven over 7,500 miles per year, for pleasure, married female age 49, good driver rate

Coverage detail for 2008 Lincoln Navigator




Coverage	Limits	Deductible	Premium
Automobile Liability Insurance			
 Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not applicable	\$118.01
 Property Damage	\$50,000 each occurrence	Not applicable	\$92.50
 (1) Comprehensive - Excluding Collision	Actual cash value	\$500	\$64.00
(2) Personal Effects	\$100	\$0	
 Auto Collision Insurance	Actual cash value	\$500	\$184.00
 Towing and Labor Costs	\$100 each disablement	Not applicable	\$3.00

(continued)



Policy number: **990 632 602**

Policy effective date: April 30, 2019

Coverage	Limits	Deductible	Premium
 Transportation Expenses	Increased Limits \$30 per day to maximum \$900	Not applicable	\$10.00
 Audio, Visual, and Data Electronic Equipment	Not purchased*		
 Automobile Medical Payments	\$1,000 each person	Not applicable	\$11.00
Customizing Equipment	Not purchased*		
Total premium for 2008 Lincoln Navigator			\$482.51










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

VIN 5LMFU28538LJ19223

Rating information

- Owns residence
- This vehicle is driven over 7,500 miles per year, 10 - 20 miles to work/school, married driver age 53, good driver rate

Coverage detail for 2004 Acura 3.2tl

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance			
 Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not applicable	\$118.01
 Property Damage	\$50,000 each occurrence	Not applicable	\$92.50
 (1) Comprehensive - Excluding Collision (2) Personal Effects	Not purchased*		
 Auto Collision Insurance	Not purchased*		
 Rental Reimbursement	Not purchased*		
 Towing and Labor Costs	\$100 each disablement	Not applicable	\$3.00
 Transportation Expenses	Not purchased*		
 Audio, Visual, and Data Electronic Equipment	Not purchased*		
 Automobile Medical Payments	\$1,000 each person	Not applicable	\$11.00

(continued)



Coverage	Limits	Deductible	Premium
Customizing Equipment	Not purchased*		
Total premium for 2004 Acura 3.2tl			\$224.51

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

VIN 19UUA662X4A027721

Rating information

- Owns residence
- This vehicle is driven over 7,500 miles per year, 3-9 miles to work/school, unmarried male age 21, good driver rate

Coverage detail for 2002 Volvo S80

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance			
Bodily Injury	\$100,000 each person \$300,000 each occurrence	Not applicable	\$118.00
Property Damage	\$50,000 each occurrence	Not applicable	\$92.50
(1) Comprehensive - Excluding Collision (2) Personal Effects	Not purchased*		
Auto Collision Insurance	Not purchased*		
Rental Reimbursement	Not purchased*		
Towing and Labor Costs	\$100 each disablement	Not applicable	\$3.00
Transportation Expenses	Not purchased*		
Audio, Visual, and Data Electronic Equipment	Not purchased*		
Automobile Medical Payments	\$1,000 each person	Not applicable	\$11.00
Customizing Equipment	Not purchased*		
Total premium for 2002 Volvo S80			\$224.50

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

VIN YV1TS91D421273043

Rating information



- Owns residence
- This vehicle is driven over 7,500 miles per year, 10 - 20 miles to work/school, unmarried male age 18, good driver rate



Policy number: **990 632 602**
 Policy effective date: April 30, 2019

Additional coverage

The following policy coverage is also provided.

Coverage	Limits	Deductible	Premium
Uninsured / Underinsured Motorists			\$69.00
 Bodily Injury	\$100,000 each person \$300,000 each accident	Not applicable	
 Property Damage (Uninsured Motorists Only)	\$50,000 each accident	\$100	
Automobile Disability Income Protection	Not purchased*		
Total			\$69.00

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

Your policy documents

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

- Allstate Property and Casualty North Carolina Auto Policy - AU12991
- Extended Transportation Expenses Coverage - AU14663
- North Carolina Amendatory Endorsement - AU14301-5

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



Julie Parsons
President



Susan L. Lees
Secretary