



Feld-Miller Agency
7444 W Chatfield #C
Littleton CO 80128

Information as of July 8, 2022

Policyholder(s)

Page 1 of 2

Stephanie Downey

Policy number

807 099 089

Your Allstate agency is

Feld-Miller Agency

(303) 979-5362

JFELD@allstate.com



STEPHANIE DOWNEY

PO BOX 881194

STEAMBOAT SPR CO 80488-1194

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 07/08/2022.

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 (303) 979-5362 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Feld-Miller Agency
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 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.

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.

Important Notice

Policy number:

807 099 089

Policy effective date:

September 19, 2021

Page 1 of 1



About Your Loss History Information

Thank you for choosing Allstate for your homeowners insurance. In underwriting your policy, Allstate may consider your **Loss History Information Report**, which contains information about your property loss history. This report includes information such as the types of losses you've had, when these losses occurred, and the amounts paid for these losses. This information was provided to us by LexisNexis Risk Solutions.

Colorado law requires insurance companies to provide customers with information on how to obtain a free copy of their Loss History Information Report. If you'd like to request a free copy of this report, you can contact LexisNexis Risk Solutions at:

LexisNexis Risk Solutions

PO Box 105108

Atlanta, GA 30348-5108

Phone: (800) 456-6004

Internet: www.consumerdisclosure.com

Again, thanks for choosing Allstate. If you have any questions about the information in this notice or about your new Allstate Homeowners policy, please contact your Allstate representative.

(ed. 01/11)

X67616 v2



Amended House & Home Policy Declarations



Your policy effective date is September 19, 2021

Total Premium for the Policy Period

Premium for property insured \$2,018.05

Total	\$2,018.05
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Discounts (included in your total premium)

Multiple Policy	\$248.67	Claim Free	\$265.03
Loyalty	\$203.20	Responsible Payment	\$598.93
Protective Device	\$53.06		

Total discount savings*	\$1,370.51
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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 (X73182-1) for additional coverage information. Contact us if you have any changes.

Location of property insured: 21455 2nd Ave, Steamboat Spr, CO 80487

Location zone: CO0487

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 1983; 1 family; 1450 sq. ft.; 1 story

Foundation:

Slab at grade, 100%

Attached structures:

Open porch, 250 sq. ft. Patio cover, 391 sq. ft.
Wood deck, 50 sq. ft.

Detached structures:

Detached garage, 1000 sq. ft. Detached carport, 400 sq. ft.
One medium shed Utility building, 600 sq. ft.

Interior details:

One semi-custom kitchen One builders grade half bath
One semi-custom full bath One single fireplace
One builders grade three-quarter bath

Exterior wall type:

100% wood siding

Interior wall partition:

Information as of July 8, 2022

Summary

Named Insured(s)
Stephanie Downey

Mailing address
PO Box 881194
Steamboat Spr CO 80488-1194

Policy number
807 099 089

Your policy provided by
Allstate Vehicle and Property Insurance Company

Policy period
Beginning **September 19, 2021** through
September 19, 2022 at 12:01 a.m.
standard time

Your Allstate agency is
Feld-Miller Agency
7444 W Chatfield #C
Littleton CO 80128
(303) 979-5362
JFELD@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)

100% drywall

Heating and cooling:

Gas heating, 100%

Additional details:

Standard wood sash with glass, 100% Interior wall height - 8 ft, 100%
 Two sliding glass doors
 Two exterior wood doors

Fire protection details:

Fire department subscription - no 11 miles to fire department

Roof surface material type:

Metal
 • 100% steel

Roof details:

Predominant roof type: Metal Age of roof - 12 years
 Roof geometry - Gable

Metal Roof Surfaces Cosmetic Damage Exclusion:

Your policy does not provide coverage for cosmetic damage (damage that only changes the appearance of your roof) caused by hail to a metal roof surface.

Mortgagee

HOME POINT FINANCIAL ISAOA ATIMA
 PO Box 5017, Troy, MI 48007-1578
 Loan number: 7001322471

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	\$309,664	<ul style="list-style-type: none"> \$1,000 Windstorm and Hail \$1,000 All other perils
Other Structures Protection	\$139,349	<ul style="list-style-type: none"> \$1,000 Windstorm and Hail \$1,000 All other perils
Personal Property Protection	\$185,799	<ul style="list-style-type: none"> \$1,000 Windstorm and Hail \$1,000 All other perils
Additional Living Expense	Up to 24 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$1,000 each person	
Building Codes	\$15,484	
Building Structure Reimbursement Extended Limits	20% above dwelling protection	
Roof Surfaces Extended Coverage	Included	



Water Back-Up	\$10,000	▪ \$1,000 Water Back-Up
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► **Other Coverages Not Purchased:**

- 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*
- Loss Assessments*
- Secondary Residence*
- Select Value*
- 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.

- AVPIC House & Home Policy - AVP148
- Amendment of Policy Provisions - AP4710
- Amendatory Endorsement - AVP381
- Building Structure Reimbursement Extended Limits Endorsement - AVP150
- Windstorm and Hail Deductible Endorsement - AVP82
- WATER BACK-UP Endorsement - AVP255-1
- Additional Insured - Non-Occupant Endorsement - AVP46
- Roof Surfaces Extended Coverage Endorsement - AVP149-1
- Metal Roof Surfaces Cosmetic Damage Exclusion Endorsement - AVP313
- Enhanced Package Endorsement - AVP482
- CO Mandatory Endorsement - AVP257-2



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.

- ▶ 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