



Brookstone Agency
5205 Stilesboro #220
Kennesaw GA 30152-7765



RAJ KOSARAJU
SWARNALATHA BATTULA
445 BARNESLEY LN
ALPHARETTA GA 30022-3705

Information as of July 14, 2025

Policyholder(s) Page 1 of 2

Raj Kosaraju, Swarnalatha Battula

Policy number

821 840 544

Your Allstate agency is

Brookstone Agency

(770) 888-8812

Thank you for being a loyal Allstate customer—we're happy to have you with us!

Here's your automobile insurance renewal offer for the next six months. We'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 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.

** Not available for pay-as-you-go telematics policies.*

How to contact us

Give your Allstate Agent a call at (770) 888-8812 if you have any questions. It's our job to make sure you're in good hands.

(ed. 3)

RA719-1



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.
- ☐ **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.
- ☐ **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?**
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



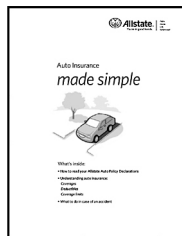
Proof of Insurance ID Cards
Your insurance cards are legally required, so please keep them in your vehicle at all times.



Policy Declarations*
The Policy Declarations lists policy details, such as your specific drivers, vehicles 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](https://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.**

Thank you for choosing Allstate



Proof of Insurance Card

Page 1 of 2

For your convenience, two insurance cards have been included for each vehicle. State law requires that one of these cards be kept in each vehicle. Please place them in your vehicles by the effective date.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

IDGA

Georgia Insurance Policy Information Card

Allstate.

Allstate Property and Casualty Insurance Company
POLICY NUMBER
821 840 544
EFFECTIVE DATE
08/17/25
EXPIRATION DATE
02/17/26

**Raj Kosaraju and
Swarnalatha Battula
445 Barnesley Ln
Alpharetta GA 30022-3705**

YEAR / MAKE / MODEL
2019 Toyota Camry
VEHICLE ID NUMBER
4T1B11HK5KU191536

The current status of actual motor vehicle liability insurance coverage is maintained by the GA DMVS and is accessible to law enforcement agencies upon a check of the vehicle registration.

Georgia Insurance Policy Information Card

Allstate.

Allstate Property and Casualty Insurance Company
POLICY NUMBER
821 840 544
EFFECTIVE DATE
08/17/25
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**Raj Kosaraju and
Swarnalatha Battula
445 Barnesley Ln
Alpharetta GA 30022-3705**

YEAR / MAKE / MODEL
2017 Honda Cr-V
VEHICLE ID NUMBER
5J6RW1H53HL007573

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Georgia Insurance Policy Information Card

Allstate.

Allstate Property and Casualty Insurance Company
POLICY NUMBER
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EFFECTIVE DATE
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02/17/26

**Raj Kosaraju and
Swarnalatha Battula
445 Barnesley Ln
Alpharetta GA 30022-3705**

YEAR / MAKE / MODEL
2018 Honda Cr-V
VEHICLE ID NUMBER
7FARW1H84JE051353

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Please use the printed Insurance Cards below.

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If you have an accident or loss:

- Get medical attention if needed.
- Notify the police immediately.
- Obtain names, addresses, phone numbers (work & home) and license plate numbers of all persons involved, including passengers and witnesses.
- Call 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your Allstate agent as soon as possible.

Brookstone Agency
(770) 888-8812
5205 Stilesboro #220
Kennesaw, GA 30152-7765

KEEP THIS CARD IN YOUR MOTOR VEHICLE WHILE IN OPERATION

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KEEP THIS CARD IN YOUR MOTOR VEHICLE WHILE IN OPERATION

Renewal auto policy declarations

Your policy effective date is August 17, 2025



Page 1 of 6

Total Premium for the Policy Period

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

Vehicles covered	Identification Number	Premium
2018 Honda Cr-V	7FARW1H84JE051353	\$783.98
2017 Honda Cr-V	5J6RW1H53HL007573	745.53
2019 Toyota Camry	4T1B11HK5KU191536	910.92
Additional coverages		153.73

If you pay in installments*	\$2,594.16
If you pay in full (includes FullPay® Discount)	\$2,283.52

** Your bill will be sent 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). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.*

Discounts (included in your total premium)

Allstate Easy Pay Plan	\$110.76	Safe Driving Club®	\$972.03
Multiple Policy	\$571.99	Responsible Payer	\$166.91
Early Signing	\$236.79	Homeowner	\$348.14
Smart Student	\$112.09	Allstate eSmart®	\$136.06
Risk Avoidance	\$455.09	Antilock Brakes	\$226.75
Electronic Stability Control	\$132.79	Young Driver Discount	\$236.83
Total discounts		\$3,469.40	

Policy discounts		\$3,109.86	
Allstate Easy Pay Plan	\$110.76	Homeowner	\$348.14
Safe Driving Club®	\$972.03	Smart Student	\$112.09
Multiple Policy	\$571.99	Allstate eSmart®	\$136.06
Responsible Payer	\$166.91	Risk Avoidance	\$455.09
Early Signing	\$236.79		

2018 Honda Cr-V discounts		\$150.19	
Antilock Brakes	\$57.29	Electronic Stability Control	\$33.38
Young Driver Discount	\$59.52		

(continued)

Information as of July 14, 2025

Summary

Named Insured(s)

Raj Kosaraju, Swarnalatha Battula

Mailing address

445 Barnesley Ln

Alpharetta GA 30022-3705

Policy number

821 840 544

Your policy provided by
Allstate Property and Casualty Insurance Company

Policy period

Beginning **August 17, 2025** through
February 17, 2026 at 12:01 a.m. standard time

Your Allstate agency is

Brookstone Agency

5205 Stilesboro #220

Kennesaw GA 30152-7765

(770) 888-8812

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.



Renewal auto policy declarations

Policy number: **821 840 544**

Policy effective date: August 17, 2025

2017 Honda Cr-V discounts \$199.41

Antilock Brakes	\$76.59	Electronic Stability Control	\$43.34
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Young Driver Discount	\$79.48
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2019 Toyota Camry discounts \$246.77

Antilock Brakes	\$92.87	Electronic Stability Control	\$56.07
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Young Driver Discount	\$97.83
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Listed drivers on your policy*

Raj Kosaraju - Married male driver, age 52, Safe Driving Club

Swarnalatha Battula - Married female driver, age 51, Safe Driving Club

Harika Kosaraju - Single female driver, age 23, Smart Student, Safe Driving Club

Varnika Kosaraju - Single female driver, age 20, Smart Student, Safe Driving Club

**Are there licensed drivers not listed above who either reside in your household (even if temporarily away from home) or are guests staying in your home for an extended period? If so, please contact us so your policy information and coverage is up to date. There are circumstances under which a loss may not be covered by this policy because the auto was being operated by someone residing at your house who is not listed on the policy. Additional detail about how we treat undisclosed drivers can be found in your policy.*

Excluded drivers from your policy

None



Coverage detail for 2018 Honda Cr-V

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$619.34
▪ Bodily Injury	\$250,000 each person \$500,000 each occurrence		
▪ Property Damage	\$100,000 each occurrence		
Auto Collision Insurance	Actual cash value	\$1,000	\$107.99
Auto Comprehensive Insurance	Actual cash value	\$500	\$20.16
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100 each disablement	Not applicable	\$6.76
Transportation Expense	Not purchased*		
Uninsured Motorists Insurance			
▪ Property Damage	\$50,000 each accident	\$250	\$29.73
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2018 Honda Cr-V			\$783.98

* 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 7FARW1H84JE051353

Rating information

- This vehicle is driven between 2,001 and 3,000 miles per year.

Coverage detail for 2017 Honda Cr-V

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$557.62
▪ Bodily Injury	\$250,000 each person \$500,000 each occurrence		
▪ Property Damage	\$100,000 each occurrence		
Auto Collision Insurance	Actual cash value	\$1,000	\$131.64
Auto Comprehensive Insurance	Actual cash value	\$500	\$25.86
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100 each disablement	Not applicable	\$6.76

(continued)



Policy number: **821 840 544**
 Policy effective date: August 17, 2025

Coverage	Limits	Deductible	Premium
Transportation Expense	Not purchased*		
Uninsured Motorists Insurance			
▪ Property Damage	\$50,000 each accident	\$250	\$23.65
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		
Sound System	Not purchased*		
Total premium for 2017 Honda Cr-V			\$745.53

* 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 5J6RW1H53HL007573

Rating information

- This vehicle is driven between 11,001 and 12,000 miles per year.

Coverage detail for 2019 Toyota Camry

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$624.73
▪ Bodily Injury	\$250,000 each person \$500,000 each occurrence		
▪ Property Damage	\$100,000 each occurrence		
Auto Collision Insurance	Actual cash value	\$1,000	\$211.15
Auto Comprehensive Insurance	Actual cash value	\$500	\$44.63
Collision for Custom Equipment	Not purchased*		
Comprehensive for Custom Equipment	Not purchased*		
Roadside Coverage	\$100 each disablement	Not applicable	\$6.76
Transportation Expense	Not purchased*		
Uninsured Motorists Insurance			
▪ Property Damage	\$50,000 each accident	\$250	\$23.65
Auto Replacement Protection	Not purchased*		
Automobile Medical Payments	Not purchased*		
Portable Electronics and Media	Not purchased*		

(continued)



Coverage	Limits	Deductible	Premium
Sound System	Not purchased*		
Total premium for 2019 Toyota Camry			\$910.92

* 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 4T1B11HK5KU191536

Rating information

- The rating information for this vehicle is: for pleasure
- This vehicle is driven between 6,001 and 7,000 miles per year.

Additional coverages

The following policy coverages are also provided.

Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Uninsured Motorists Insurance for Bodily Injury	\$50,000 each person \$100,000 each accident	Not applicable	\$153.73
Total			\$153.73

Your policy documents

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

- Allstate Auto Policy - ACR65
- Automobile Death Indemnity Insurance-Coverage CM - ACR67
- GA Amendatory Endorsement - ACR195-1
- GA Uninsured Motorists Insurance - Coverage SS - ACR197
- GA Bundling Benefits Endorsement - ACR199

Important payment and coverage information

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

- ▶ Drive safely for 6 months to qualify for a Drivewise® cash reward.
- ▶ A \$15.00 late fee may be assessed if payment is received after the due date.
- ▶ A \$5.00 installment fee will be included in the minimum amount due of all bills. If you choose to pay by electronic funds transfer, the installment fee will be \$2.00.
- ▶ This policy does not provide medical coverage.



Renewal auto policy declarations

Policy number:

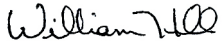
821 840 544

Policy effective date:

August 17, 2025

Page 6 of 6

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



William Hill
President



Christine DeBiase
Secretary

Important notices

Policy number: **821 840 544**
Policy effective date: August 17, 2025

Page 1 of 4



Payment Fee Changes

We'd like you to be aware of the following payment fee changes that could affect your premium:

Installment Fee*

If you pay your premium in installments, we've changed the installment fee for each payment, as follows:

Allstate® Easy Pay Plan	\$2.00
Check, credit card, and all other payment types	\$5.00

As always, if you choose to pay your entire premium in full, there will not be installment fees for that policy period.

Late Fee

A \$15.00 late fee may be assessed if payment is received after the due date.

This is an explanation of the fees which may be applied to your policy. Please be aware that failure to pay applied fee(s) may result in cancellation or termination of this policy.

*Installment Fees do NOT apply to Allstate Milewise/PAYG policies.

X74265

Important Information About Your Auto Policy

The enclosed Policy Declarations lists important information about your policy, such as your address, the vehicles you've insured, the vehicle identification numbers (VIN) assigned to your insured vehicles, the drivers insured, and the coverages and coverage limits you've chosen. Your Policy Declarations also lists any discounts and surcharges applied to your policy.

Because much of the information found on your Policy Declarations is used to help us determine your premium, please be sure to review your Policy Declarations carefully each time you receive one. You may want to add coverage, delete coverage or change your coverage limits, or you may want to change the information concerning the vehicles or drivers your policy insures.

Another thing to keep in mind is that you may now qualify for discounts that you were not eligible to receive previously. For instance, Allstate offers discounts for:

- Unmarried young drivers, including students under the age of 25

- Drivers who have completed approved driver training courses
- Drivers who also own a home, townhouse, condominium, or mobilehome

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

Making Changes to Your Policy

If you need to make a change to any of the information listed on your Policy Declarations, please notify your Allstate agent as soon as possible. With a few exceptions, **any changes will be effective as of the date you notify us.**

If you have any questions about this notice, or if you need to update any of the information listed on the enclosed Policy Declarations, please contact your Allstate agent or 1-800-ALLSTATE (1-800-255-7828).

X72910-1

Other Allstate Companies also offer automobile insurance—giving you additional protection options

We want to make sure you know that automobile insurance is available from different Allstate-branded companies—each with its own mix of price and coverage options. Although your current policy is with Allstate Property and Casualty Insurance Company, automobile coverage from another Allstate-branded company can differ from your current policy in a number of ways, including:

- Price
- Coverage
- Features
- Discounts

Things To Consider When Comparing Insurance Policies

When comparing different policies, you may want to consider the following:

- **Price** – While another company may offer a lower premium today, the premium could change in the future. Be sure to consider this.
- **Policy Features and Benefits** – Some of the policy features and benefits that your current policy has may not be available or carry over to the new company. Also, the new



Policy number:

821 840 544

Policy effective date:

August 17, 2025

policy might not provide the same level of benefits as your current policy. And if you leave Allstate Property and Casualty Insurance Company, you will not be able to return to that company or get the same rate.

Your Allstate Agent Can Help

Your Allstate Agent is here and can discuss any options you might be interested in. We want to thank you again for choosing Allstate to protect what's important to you.

X73000v2

Voluntary Provider Networks

We want to let you know about a program that may be available to you.

If you, or anyone covered under your policy, is injured in a loss covered under your auto policy, a Voluntary Provider Network may be available to you. A Voluntary Provider Network includes a variety of participating medical providers that can treat those injuries.

Voluntary Provider Networks maintain lists of their participating providers. In the event that you experience a loss, your claims representative can provide you with contact information for any participating Allstate networks that may be available in your state at that time.

You are under no obligation to use a medical provider who is a member of one of these networks, and you are free to seek medical services from a provider of your choice. There is no penalty if you choose a provider outside the network. If you are injured and treated by a provider who is a member of one of the participating networks, we may review their bills for covered medical services for re-pricing based on the approved rate for that provider's network.

You do not need to make a choice about these networks at this time. Please keep in mind that using a provider within a network should not be considered a confirmation that you have coverage. This notice is for informational purposes only.

X73469

Uninsured Motorists Coverage

If you have chosen to accept Uninsured Motorists coverage from your automobile insurance company, and have any questions after reading this statement regarding Uninsured Motorists coverage or the amount of coverage you have selected, your agent or company representative will be able to assist you. You should have chosen the amount of Uninsured

Motorists coverage you want based on this question: If I get hit by someone with little or no liability insurance, how much protection do I need to cover the cost associated with car repair, medical bills, other expenses, and lost wages? If the person who hits your automobile has no liability coverage or liability coverage equal to or less than the Uninsured Motorists amount you chose, your total automobile insurance recovery (from all companies involved) may not exceed the amount of Uninsured Motorists coverage you chose.

The purpose of this notice is informational. This notice does not change or replace the wording in your policy. For detailed information about the coverage provided by your policy, please read the policy, including the Policy Declarations. If you have any questions, please do not hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-ALLSTATESM (1-800-255-7828).

XC2844

Your Vehicle Mileage Information

One of the factors that may influence your auto premium is how many miles you put on your vehicle each year. Allstate may obtain information from you or a third-party vendor indicating the annual number of miles your vehicle(s) is driven. Currently, we're showing you drive the following annual miles:

Vehicle: 2018 Honda Cr-V
VIN: 7FARW1H84JE051353
Previous Mileage Band: 2,001 - 3,000
Current Mileage Band: 2,001 - 3,000 (Verified)

Vehicle: 2017 Honda Cr-V
VIN: 5J6RW1H53HL007573
Previous Mileage Band: 11,001 - 12,000
Current Mileage Band: 11,001 - 12,000 (Verified)

Vehicle: 2019 Toyota Camry
VIN: 4T1B11HK5KU191536
Previous Mileage Band: 6,001 - 7,000
Current Mileage Band: 6,001 - 7,000 (Unverified)

If we don't have verified mileage information for you, you could be missing out on a potentially lower rate.

If you have documentation to verify annual mileage on the above vehicle(s) or to verify a change in mileage from the mileage(s) listed above, contact your Allstate Agent or call us directly at 1-800 Allstate® (1-800-255-7828) to record two odometer readings that are at least 90 days apart. Note that we generally require documentation for all vehicles with unverified mileage to be updated at the same time.

Important notices

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August 17, 2025

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X74056



