



Kyle Couch
7938 S 3500 E #B100
Cottonwood Heig UT 84121-4655

Information as of October 29, 2025

Policyholder(s)

Page 1 of 2

Ken Shields

Policy number

817 373 260

Your Allstate agency is

Kyle Couch

(801) 943-2229



KEN SHIELDS
JENNIFER SHIELDS
7300 S 2930 E
COTTONWOOD HEIGHTS UT 84121-4223

We're Confirming Your Policy Change

Thank you for the opportunity to help take care of your insurance needs. We want to let you know that we'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 Boatowners policy. It also shows the following changes to your policy:

Deletion of insured property.

Change in Protection/Description of insured property.

Change in named insured information.

The changes took effect on 11/10/2025.

Your premium for the current policy period has been decreased by a total of \$1,299.05.

How to contact us

Give your Allstate Agent a call at (801) 943-2229 if you have any questions. It's our job to make sure you're in good hands.

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?

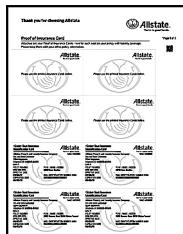
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at Allstate.com/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



Proof of Insurance ID Cards
There are two Proof of Insurance Cards for each boat on your policy with liability coverage. Please keep them in your boat at all times.

Policy Declarations
The Policy Declarations lists policy details, such as your specific drivers, vehicles 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*.

Thank you for choosing Allstate



Proof of Insurance Card

Attached are your Proof of Insurance Cards - two for each boat on your policy with liability coverage. Please keep them with your other policy information.

Page **1** of 2

ID09090-Ed. 04/13

Allstate.

Allstate.

Please use the printed Insurance Cards below.

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Allstate.

Allstate.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Utah Boat Insurance Identification Card

Allstate Property and Casualty Insurance Company

Ken Shields
7300 S 2930 E
Cottonwood Heights UT 84121-4223

NAIC #17230

POLICY NUMBER
817 373 260
EFFECTIVE DATE
11/10/25
EXPIRATION DATE
11/10/26

YEAR / MAKE / MODEL
2018 REGALBOATS 2300RX
HULL IDENTIFICATION NUMBER (HIN)
rgmdg961b818

Allstate.

Allstate.

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2020 SUNCATCHER V20FC
HULL IDENTIFICATION NUMBER (HIN)
gen578451920

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HULL IDENTIFICATION NUMBER (HIN)
gen578451920



Please use the printed Insurance Cards below.

If you have an accident or loss:

- Get medical attention if needed.
- Notify the police immediately.
- Obtain names, addresses, phone numbers (work & home) and Hull identification numbers of all persons involved including passengers and witnesses. Also, please try and obtain year, make, model, and boat name.
- Call 1-800-ALLSTATE (1-800-255-7828), logon to allstate.com or contact your Allstate agent as soon as possible.

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Amended boatowners policy declarations



Your policy effective date is November 10, 2025

Page 1 of 4

Total Premium for the Policy Period

Please review your insured vehicles and verify their identification numbers are correct.

Items covered	Identification number	Premium
2020 SUNCATCHER V20FC	gen578451920	\$194.59
2020 YAMAHA MOTOR	6HKL1003174	
2020 BEAR TRAILER	41YAB2518L1084568	
2018 REGALBOATS 2300RX	rgmdg961b818	315.04
2018 METALCRAF TRAILER	58LMB2325JA001513	
Premium for Optional Policy-Level Coverage		\$20.00
If you pay in installments*		\$529.63
If you pay in full (includes FullPay® Discount)		\$494.39

* 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). 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)

Multiple Policy	Easy Pay
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Discounts per boat

2020 SUNCATCHER V20FC discounts

Multiple Policy	Easy Pay
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2018 REGALBOATS 2300RX discounts

Multiple Policy	Easy Pay
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Additional interested party

A Certificate of Insurance was sent to:

Aramark Spts Ent Srv
PO Box 1926
Page, AZ 86040-1926

Information as of October 29, 2025

Summary

Named Insured(s)

Ken Shields

Mailing address

**7300 S 2930 E
Cottonwood Heights UT 84121-4223**

Policy number

817 373 260

Your policy provided by

**Allstate Property and Casualty
Insurance Company**

Policy period

Begins on **November 10, 2025** through
November 10, 2026 at 12:01 a.m.
standard time, with no fixed date of
expiration

Premium period

Beginning **November 10, 2025** through
November 10, 2026 at 12:01 a.m.
standard time

Your policy changes are effective
November 10, 2025

Your Allstate agency is

Kyle Couch

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Cottonwood Heig UT 84121-4655
(801) 943-2229

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.



Coverage detail for 2020 SUNCATCHER V20FC — Premier

Coverage	Limits	Deductible	Premium
 Your Property	Actual cash value up to: ▪ Boat and Motors \$25,499 ▪ Boat Equipment \$2,550 ▪ Boat Trailer \$3,000 ▪ Necessary Repairs After A Loss See coverage for details ▪ Wreck Removal See coverage for details	\$1,000 each occurrence \$100 each occurrence Not applicable Not applicable	\$82.62 Included \$20.77 Included
 Watercraft Liability	\$500,000	Not applicable	\$65.99
(Includes liability protection for bodily injury and property damage resulting from accidental fuel spills)			
 Watercraft Medical Payments	\$10,000 each person	Not applicable	\$25.21
 Uninsured Watercraft	\$500,000	Not applicable	Included
 Emergency Service	\$1,000 each occurrence	Not applicable	Included
 Personal Effects	\$1,000 each occurrence	\$100 each occurrence	Included*
Total premium for 2020 SUNCATCHER V20FC			\$194.59

**Please see the Premium for Optional Policy Level Coverage(s) section of this Policy Declarations.*

Agreed Value endorsement applies to this item

Hull identification number (HIN)

gen578451920

Rating information

- The watercraft is docked or stored for the greatest number of days (whether consecutive or not) during the policy period in zip code 84121

Coverage detail for 2018 REGALBOATS 2300RX – Premier

Coverage	Limits	Deductible	Premium
 Your Property	Actual cash value up to:	\$1,000 each occurrence	
▪ Boat and Motors	\$60,000		\$138.16
▪ Boat Equipment	\$6,000		Included
▪ Boat Trailer	\$8,000	\$100 each occurrence	\$48.27
▪ Necessary Repairs After A Loss	See coverage for details	Not applicable	Included
▪ Wreck Removal	See coverage for details	Not applicable	Included
 Watercraft Liability	\$500,000	Not applicable	\$93.99
(Includes liability protection for bodily injury and property damage resulting from accidental fuel spills)			
 Watercraft Medical Payments	\$10,000 each person	Not applicable	\$34.62
 Uninsured Watercraft	\$500,000	Not applicable	Included
 Emergency Service	\$1,000 each occurrence	Not applicable	Included

(continued)

Coverage	Limits	Deductible	Premium
 Personal Effects	\$1,000 each occurrence	\$100 each occurrence	Included*
Total premium for 2018 REGALBOATS 2300RX			\$315.04

*Please see the Premium for Optional Policy Level Coverage(s) section of this Policy Declarations.

Repair Cost Option applies to covered partial losses to 'Your Property'

Hull identification number (HIN)

rgmdg961b818

Rating information

- The watercraft is docked or stored for the greatest number of days (whether consecutive or not) during the policy period in zip code 84121.

Premium for optional policy-level coverage

The total premium for the following optional coverage, which applies to each item for which it is listed in the previous page of this Policy Declarations, is shown below.

Coverage	Premium
 Personal Effects	\$20.00
Premium for optional policy-level coverage	\$20.00

Your policy documents

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

- Boatowners Policy - AS73
- Amendatory Endorsement - AP4813
- Utah Boatowners Amendatory Endorsement - AS168-3
- Boatowners Policy Short Rate Table - AU1564
- Uninsured Watercraft Coverage-Coverage UW - AP4666
- Agreed Value-Coverage AV - AP4792

Important payment and coverage information

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

- A \$15.00 late fee may be assessed if payment is received after the due date.
- **Coverage applies only while the watercraft (or your covered property, if the loss is to your covered property and you have purchased coverage for Your Property) is within the United States or Canada or within 100 nautical miles (10 nautical miles in the case of personal watercraft) off the coast of either. Limitation does not apply to Uninsured Watercraft coverage, if purchased.**
- Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled statement which will be mailed to you separately. In the meantime, if you have any outstanding or unpaid billing statements, please pay at least the minimum amount due to assure your policy continues in force. If you have any questions, please contact your agent.



Amended boatowners policy declarations
Policy number: **817 373 260**
Policy effective date: November 10, 2025

Page 4 of 4

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

William Hill

William Hill
President

Christine DeBiase

Christine DeBiase
Secretary