

**State of New Jersey - Department of Education**

**Student Transportation Contract  
Parental Contract for Student Transportation**

<b>Board of Education of:</b>	Newark
<b>In the County of:</b>	Essex
<b>Parent/Legal Guardian</b>	Claude and Ann Bloomfield
<b>Route Number</b>	
<b>Destination</b>	North Jersey Elks Developmental Disabilities Agency
<b>School Type</b>	Special Educational School
<b>Contract Term</b>	SY 2021-2022
<b>Total Contract Amount</b>	\$4,400.00

1. The parent/legal guardian shall transport only his or her own child or children to and from the places hereinafter specified every school day in accordance with the school calendar, and shall ensure that the student arrives promptly at the start of school and departs promptly at dismissal.

2. If the parent/legal guardian fully performs the services required by this contract, the local board shall pay the parent/legal guardian the sum herein described in monthly payments. In the case of a per diem contract, payments shall be paid monthly based on the aggregate number of days in the month for which the local board requires transportation to be furnished and the same shall be furnished.

3. The parent/legal guardian shall furnish automobile liability insurance covering the operation of the vehicle used for this transportation in an amount specified by the local board, but not less than \$1,000,000 combined single limit coverage per occurrence. The insurance company is to be one admitted under the insurance laws of this State to write the line of insurance to be provided. The parent/legal guardian further agrees to file the policy or certificate of such insurance with the secretary of the local board. The local board shall be given 30 days notice if the insurance is to be cancelled for any reason.

4. The parent/legal guardian shall defend and indemnify the local board and any given agent, officer, or employee thereof and save harmless from and against any and all claims, actions, damages, liability and expense in connection with the loss of life, personal injury and/or damage to property arising from or out of actions of the parent/legal guardian occasioned wholly or in part by any act or omission to act of the parent/legal guardian in the performance of this contract.

<b>Board of Education of:</b>	<b>Newark</b>
<b>In the County of:</b>	<b>Essex</b>
<b>Parent/Legal Guardian</b>	<b>Claude and Ann Bloomfield</b>
<b>Route Number</b>	

4. The parent/legal guardian shall defend and indemnify the local board and any given agent, officer, or employee thereof and save harmless from and against any and all claims, actions, damages, liability and expense in connection with the loss of life, personal injury and/or damage to property arising from or out of actions of the parent/legal guardian occasioned wholly or in part by any act or omission to act of the parent/legal guardian in the performance of this contract.
5. The parent/legal guardian shall provide evidence of a valid driver license and a valid vehicle registration to the secretary of the local board. In addition, the parent/legal guardian shall ensure that the vehicle is inspected in accordance with New Jersey Division of Motor Vehicle requirements and displays a current inspection sticker on the windshield.
6. The failure of one party to this contract to comply with the provisions hereof shall constitute good cause for its termination by the other party to it.
7. It is understood and agreed by the parties hereto that this agreement shall require the approval of the County Superintendent of Schools.

In witness whereof, the parties hereto have duly signed this contract.

9/16/22 \_\_\_\_\_  
Date Signature - School Business Administrator/  
Board Secretary

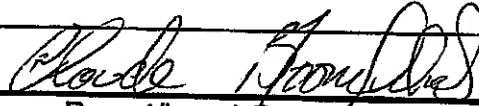
\_\_\_\_\_  
Date Signature - President of the Local Board

Notary to the Parent/Legal Guardian - Subscribed and sworn before me

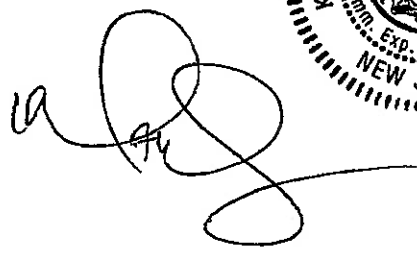
12/17/2021 \_\_\_\_\_  
Date Notary Public Name  
7/10/23 \_\_\_\_\_  
Notary's Commission Notary Public Signature  
Expiration Date

<b>Board of Education of:</b>	<b>Newark</b>
<b>In the County of:</b>	<b>Essex</b>
<b>Parent/Legal Guardian</b>	<b>Claude and Ann Bloomfield</b>
<b>Route Number</b>	

Claude and Ann Bloomfield  
Parent/Legal Guardian Name



Parent/Legal Guardian Signature


September	18
October	19
November	18
December	12
January	18
February	16
March	21
April	16
May	20
June	18
	<hr/>
	176

Miles from Home to School	13
Miles from School to Home	13
Total Miles per Day	<hr/>
	26

Total owed to parents \$ 4,400.00

\$25 20 Miles  
 \$40 30+ Miles























# NEW JERSEY Motor Vehicle Commission

## AUTO DRIVER LICENSE

*Bull*  
Chief Administrator



DL B5538 12886 06631

DOB 06-09-1963

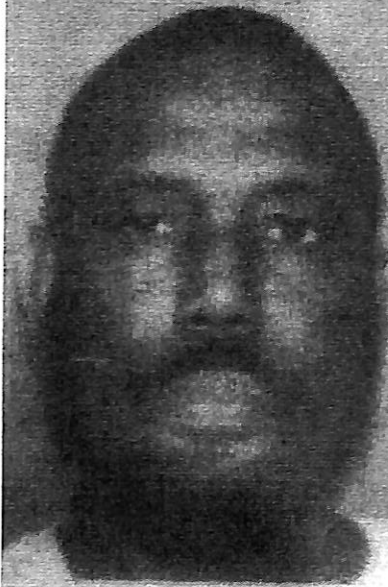
ISS 06-17-2020

EXP 06-09-2024

BLOOMFIELD  
CLAUDE W  
216 STUYVESANT AVE  
NEWARK, NJ 07106-3018  
END NONE  
RESTR NONE

SEX M HGT 6-01" EYES BLK  
RP 202016502145701

REN 24.00



*[Signature]*

APPRECIATE THE OPPORTUNITY TO SERVE YOU.



New Jersey Motor Vehicle Commission



*Ball*

CHIEF ADMINISTRATOR  
MOTOR VEHICLE COMMISSION

VEHICLE REGISTRATION

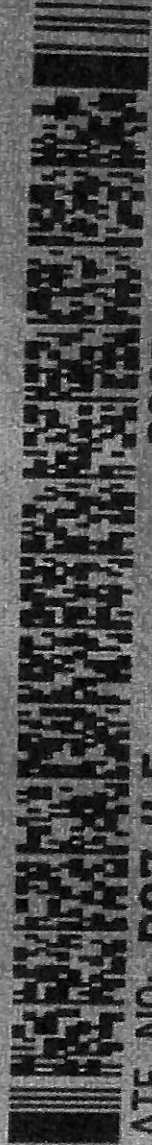


PLATE NO: P97JLE      GOOD THRU: 10/2022

VIN: 2 WAUDN74F18N093634

AUD 2008 4 DR BK S6      WC: 7

CLAUDE W BLOOMFIELD

PASSENGER 07

216 STUYVESANT AVE

DL:B55381288606631

NEWARK

NJ 07106

RENEWAL

PT:PA

FEE: 39.50

WWV202123200012894



IV2A (1-96)

# State of New Jersey Insurance Identification Card

# Allstate.

012 ALLSTATE NEW JERSEY INSURANCE COMPANY

**Ann & Claude Bloomfield**  
216 Stuyvesant Ave  
Newark NJ 07106-3018

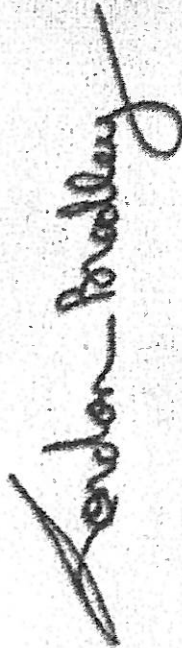
Name and Address of Agency  
or Office Issuing This Card:

**ALLSTATE NEW JERSEY INSURANCE  
COMPANY**  
1130 Route 22 East, Suite 250  
Bridgewater, NJ 08807-9904

**POLICY NUMBER YEAR / MAKE / MODEL**  
809 586 313 2008 Audi S6 Quattro

**EFFECTIVE DATE VEHICLE ID NUMBER**  
10/30/21 WAUDN74F18N093634

**EXPIRATION DATE**  
04/30/22



**AUTHORIZED REPRESENTATIVE**

*This card must be carried in the vehicle at all times as evidence of insurance.*

# Renewal Personal Umbrella Policy Declarations



Your policy effective date is March 25, 2021

## Total Premium for the Premium Period (Your bill will be mailed separately)

Excess Liability	\$190.33
<b>Total</b>	<b>\$191.33</b>

**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.**

Total premium includes New Jersey Property - Liability Insurance Guaranty Association Surcharge of \$1.00

Your policy premium has been developed using the following information:

- 4 Vehicles
- 2 Operators in the household
- Supporting Allstate Home and/or Auto Policy(ies)

Premium includes a charge for 4 automobiles

## Discount (included in your total premium)

Multiple Policy Discount - Auto and Property	33%
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## Operators in the household\*

Claude Bloomfield  
Ann Bloomfield

\*The operators named are currently listed on your auto policy. If there are any other operators in your household or if any of the operators named have left your household, please contact your agent or producer of record to have your policy updated.

## Policy Coverages and Limits of Liability

Coverages	Limits of Liability
Excess Liability - Bodily Injury and Property Damage Annual Aggregate Limit	\$1,000,000 each occurrence \$2,000,000 during the current policy period
Excess Liability - Personal Injury Annual Aggregate Limit	\$500,000 each occurrence \$1,000,000 during the current policy period
Additional Dwelling Covered To Others	Not purchased*

(continued)

Information as of February 8, 2021

## Summary

Named Insured(s)  
**Claude Bloomfield, Ann M Bloomfield**  
Mailing address  
**216 Stuyvesant Ave  
Newark NJ 07106-3018**

Policy number  
**939 552 282**

Your policy provided by  
**Allstate New Jersey Property And  
Casualty Insurance Company**

Policy period  
Begins on **March 25, 2021**  
Ends on **March 25, 2022**

Premium period  
Beginning **March 25, 2021** through  
**March 25, 2022** at 12:01 A.M. standard  
time

Your Allstate New Jersey agency is  
**Tom Birks Agency**  
329 Blivill Av #2 Flr  
Bloomfield NJ 07003-3600  
(973) 429-0335  
TOMBIRKS@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.**



Policy number:

**939 552 282**

Policy effective date:

March 25, 2021

**Coverages**

**Limits of Liability**

*\* 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.*

**Required Underlying Insurance Limits**

You must maintain the Required Underlying Insurance, at or above the limits as shown below at all times for each liability exposure any insured person has. Please refer to the "Required Underlying Insurance" provision of the policy.

Coverage	Required Underlying Limit
Personal Liability - Bodily Injury and Property Damage Liability	Combined Single Limit
1. Homeowners, Condominium, Renters, Mobilehome, Manufactured Home or other Personal Liability Policy	\$300,000 per occurrence
2. Incidental Office, Private School or Studio	
One, Two, Three or Four Family Residential Rental Property - Bodily Injury and Property Damage Liability	\$300,000 per occurrence
Automobiles and Motor Homes	Bodily Injury \$250,000 each person \$500,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$500,000 per occurrence
Motorcycles, Motor Scooters, Mopeds and Recreational Vehicles	Bodily Injury \$100,000 each person including Passenger Liability when available \$300,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$300,000 per occurrence Guest Passenger Liability (when available as a separate limit) \$100,000 each person \$300,000 each occurrence or Combined Single Limit \$300,000 per occurrence
Personal Watercraft such as jet skis and wet bikes	Bodily Injury \$100,000 each person \$300,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$100,000 per occurrence

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 386 088 029  
 2102085301E1R  
 PROR35NJ2021020822514501A-000604-002-0-00-00

# Renewal auto policy declarations

Your policy effective date is April 30, 2022



## Total Premium for the Policy Period

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

Vehicles covered	Identification Number (VIN)	Premium
2003 Audi A6 Quattro	WAULD54B23N100325	\$689.10
2005 Lincoln Aviator	5LMEU88H15ZJ20095	611.10
2008 Audi S6 Quattro	WAUDN74F18N093634	1,465.10
2010 Audi Q5	WATLKAFP4AA018217	884.10
<b>Total*</b>		<b>\$3,671.40</b>

*\* 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.*

Total premium includes New Jersey Property - Liability Insurance Guaranty Association Surcharge of \$22.00

## Discounts (included in your total premium)

Multi-Car	<b>\$776.00</b>	Passive Restraint	<b>\$311.00</b>
Multi-Policy	<b>\$345.00</b>	Preferred Plus	<b>\$7,720.00</b>
Anti-theft	<b>\$32.00</b>		
<b>Total discounts</b>			<b>\$9,184.00</b>

### Discounts per vehicle

2003 Audi A6 Quattro <b>\$1,660.00</b>			
Multi-Car	\$197.00	Passive Restraint	\$91.00
Multi-Policy	\$63.00	Preferred Plus	\$1,309.00
2005 Lincoln Aviator <b>\$1,693.00</b>			
Multi-Car	\$172.00	Passive Restraint	\$79.00
Multi-Policy	\$55.00	Preferred Plus	\$1,387.00
2008 Audi S6 Quattro <b>\$3,439.00</b>			
Multi-Car	\$226.00	Anti-theft	\$16.00
Passive Restraint	\$68.00	Preferred Plus	\$2,984.00
Multi-Policy	\$145.00		
2010 Audi Q5 <b>\$2,392.00</b>			
Multi-Car	\$181.00	Anti-theft	\$16.00
Passive Restraint	\$73.00	Multi-Policy	\$82.00
Preferred Plus	\$2,040.00		

Information as of March 22, 2022

## Summary

Named Insured(s)  
**Ann & Claude Bloomfield**  
 Mailing address  
**216 Stuyvesant Ave**  
**Newark NJ 07106-3018**  
 Policy number  
**809 586 313**

Your policy provided by  
**Allstate New Jersey Insurance Company**  
 Policy period  
 Beginning **April 30, 2022** through  
**October 30, 2022** at 12:01 a.m. standard  
 time

Your Allstate New Jersey agency is  
**Tom Birks Agency**  
 329 Bilvll Av #2 Flr  
 Bloomfield NJ 07003-3600  
 (973) 429-0335  
 TOMBIRKS@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.



Renewal auto policy declarations

Policy number: **809 586 313**

Policy effective date: April 30, 2022

***Listed drivers on your policy***

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**Claude Bloomfield**

**Ann Bloomfield**

095 010 029  
220322A70074  
AUTRESN202203230153102A-000105-004-0-00-00  
NOTORED



### Coverage detail for 2003 Audi A6 Quattro

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$404.00
▪ Bodily Injury	\$250,000 each person \$500,000 each accident		
▪ Property Damage	\$100,000 each accident		
Basic Personal Injury Protection			\$233.00
Added Personal Injury Protection	<b>Not purchased*</b>		
(Please see the attached Supplement to Policy Declarations for complete coverage, limits and deductibles.)			
Uninsured Motorists Insurance			\$52.10
▪ Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	
▪ Property Damage	\$100,000 each accident	\$500	
Auto Collision Insurance	<b>Not purchased*</b>		
Auto Comprehensive Insurance	<b>Not purchased*</b>		
Collision for Customizing Equipment	<b>Not purchased*</b>		
Comprehensive for Customizing Equipment	<b>Not purchased*</b>		
Rental Reimbursement	<b>Not purchased*</b>		
Towing and Labor Costs	<b>Not purchased*</b>		
Sound System	<b>Not purchased*</b>		
Tape	<b>Not purchased*</b>		
<b>Total premium for 2003 Audi A6 Quattro</b>			<b>\$689.10</b>

\* 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 WAULD54B23N100325

**Tier information**

- Tier: 1
- Discount: Preferred Plus Level: 2  
See Tier Rating Supplement for details.

**Rating information**

- This vehicle is driven over 7,500 miles per year, for pleasure, with no unmarried driver under 25

### Coverage detail for 2005 Lincoln Aviator

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$355.00
▪ Bodily Injury	\$250,000 each person \$500,000 each accident		
▪ Property Damage	\$100,000 each accident		

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Renewal auto policy declarations

Policy number: **809 586 313**  
 Policy effective date: April 30, 2022

Coverage	Limits	Deductible	Premium
Basic Personal Injury Protection			\$204.00
Added Personal Injury Protection	<b>Not purchased*</b>		
(Please see the attached Supplement to Policy Declarations for complete coverage, limits and deductibles.)			
Uninsured Motorists Insurance			\$52.10
▪ Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	
▪ Property Damage	\$100,000 each accident	\$500	
Auto Collision Insurance	<b>Not purchased*</b>		
Auto Comprehensive Insurance	<b>Not purchased*</b>		
Collision for Customizing Equipment	<b>Not purchased*</b>		
Comprehensive for Customizing Equipment	<b>Not purchased*</b>		
Rental Reimbursement	<b>Not purchased*</b>		
Towing and Labor Costs	<b>Not purchased*</b>		
Sound System	<b>Not purchased*</b>		
Tape	<b>Not purchased*</b>		
<b>Total premium for 2005 Lincoln Aviator</b>			<b>\$611.10</b>

\* 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 5LMEU88H15ZJ20095

**Tier information**

- Tier: 1
- Discount: **Preferred Plus Level: 1**  
See Tier Rating Supplement for details.

**Rating information**

- This vehicle is driven over 7,500 miles per year, for pleasure, with no unmarried driver under 25

**Coverage detail for 2008 Audi S6 Quattro**

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$366.00
▪ Bodily Injury	\$250,000 each person \$500,000 each accident		
▪ Property Damage	\$100,000 each accident		
Basic Personal Injury Protection			\$180.00
Added Personal Injury Protection	<b>Not purchased*</b>		
(Please see the attached Supplement to Policy Declarations for complete coverage, limits and deductibles.)			
Uninsured Motorists Insurance			\$52.10
▪ Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	
▪ Property Damage	\$100,000 each accident	\$500	

(continued)

NJ1010RBD

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220322A700774  
AUTRESN1202032301151302A-000105-005-0-00-00

Renewal auto policy declarations

Policy number: **809 586 313**  
 Policy effective date: April 30, 2022



Coverage	Limits	Deductible	Premium
Auto Collision Insurance	Actual cash value	\$1,000	\$554.00
Auto Comprehensive Insurance	Actual cash value	\$1,000	\$313.00
Collision for Customizing Equipment	<b>Not purchased*</b>		
Comprehensive for Customizing Equipment	<b>Not purchased*</b>		
Rental Reimbursement	<b>Not purchased*</b>		
Towing and Labor Costs	<b>Not purchased*</b>		
Sound System	<b>Not purchased*</b>		
Tape	<b>Not purchased*</b>		
<b>Total premium for 2008 Audi S6 Quattro</b>			<b>\$1,465.10</b>

\* 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 WAUDN74F18N093634

**Tier information**

- Tier: 1
- Discount: **Preferred Plus Level: 2**  
See Tier Rating Supplement for details.

**Rating information**

- This vehicle is driven over 7,500 miles per year, 0-3 miles to work/school, with no unmarried driver under 25

**Coverage detail for 2010 Audi Q5**

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$342.00
▪ Bodily Injury	\$250,000 each person \$500,000 each accident		
▪ Property Damage	\$100,000 each accident		
Basic Personal Injury Protection			\$192.00
Added Personal Injury Protection	<b>Not purchased*</b>		
(Please see the attached Supplement to Policy Declarations for complete coverage, limits and deductibles.)			
Uninsured Motorists Insurance			\$52.10
▪ Bodily Injury	\$250,000 each person \$500,000 each accident	Not applicable	
▪ Property Damage	\$100,000 each accident	\$500	
Auto Collision Insurance	Actual cash value	\$1,000	\$202.00
Auto Comprehensive Insurance	Actual cash value	\$1,000	\$96.00
Collision for Customizing Equipment	<b>Not purchased*</b>		
Comprehensive for Customizing Equipment	<b>Not purchased*</b>		
Rental Reimbursement	<b>Not purchased*</b>		
Towing and Labor Costs	<b>Not purchased*</b>		

(continued)

NJ010RBD





Renewal auto policy declarations

Policy number: **809 586 313**  
Policy effective date: April 30, 2022

Coverage	Limits	Deductible	Premium
Sound System	Not purchased*		
Tape	Not purchased*		
<b>Total premium for 2010 Audi Q5</b>			<b>\$884.10</b>

\* 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 WA1LKAFP4AA018217

**Tier information**

- Tier: 1
- Discount: **Preferred Plus Level: 1**  
See Tier Rating Supplement for details.

**Rating information**

- This vehicle is driven over 7,500 miles per year, 0-3 miles to work/school, with no unmarried driver under 25

**Additional coverages**

Identity Theft Expenses	Not purchased*
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\* 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 New Jersey Auto Policy - ANJ1
- Dividend Provision - ANJ30
- Allstate New Jersey Insurance Company Standard Automobile Amendatory Endorsement - ANJ42-11
- Renewal Offer Guarantee Endorsement - ANJ166
- Claim Satisfaction Guarantee Amendatory Endorsement - AP4955

Renewal auto policy declarations

Policy number: **809 586 313**

Policy effective date: April 30, 2022

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## Important payment and coverage information

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

▶ A \$10.00 late fee may be assessed if payment is received after the due date.

▶ **It is time to renew your Allstate New Jersey policy. If no changes are made to your coverage before 04/30/22, the minimum amount due on or before 04/30/22 will be one-sixth (1/6) of your \$3,671.40 premium plus any outstanding balance from your current Allstate New Jersey policy and any applicable payment fee. In addition, your first payment may also include the New Jersey Property-Liability Insurance Guaranty Association Surcharge, if applicable. You can pay by mail once you receive the billing statement or, if you prefer to pay sooner, you can contact your agent, producer of record, or Allstate Customer Service at 1-800-ALLSTATE (1-800-255-7828). The first bill for your Allstate New Jersey policy will be sent approximately twenty days before your 04/30/22 due date.**

If you receive a cancellation notice for failure to pay your Allstate New Jersey policy, please respond immediately to avoid any lapse in your Insurance Coverage. Failure to pay the required premium by the due date may impact the rating of your policy and may result in a higher down payment.

To ensure that your Automobile Insurance coverage continues without interruption, please pay at least the minimum amount due as indicated on your billing statements.

## New Jersey required communications

▶ **NEW JERSEY VEHICLE INSPECTION** - If you have been notified by us that the vehicle(s) shown on the enclosed Policy Declarations must receive an insurance inspection, please be advised that if you have not completed the vehicle inspection(s) as required, the physical damage coverages indicated on the enclosed Policy Declarations (collision, comprehensive, collision and comprehensive for customizing equipment, sound systems, tape coverage, towing and labor coverage, rental reimbursement coverage and contents coverage) may have already been suspended as required by law in accordance with N.J.A.C. 11:3-36.

▶ The following Notice is regarding Uninsured Motorists Insurance, which includes Uninsured and Underinsured Motorists Coverage:

NOTICE: The availability and limits of Uninsured and Underinsured Motorist Coverage and other coverages of the Insurance Policy may be reduced or excluded by the provisions of the Insurance Policy and Policy Endorsements and you are urged to read them in their entirety. Your coverages may have been changed by these provisions.

▶ Thank you for continuing to be a loyal Allstate New Jersey customer! We want to let you know about a new Referral Rewards program which can save you money on your auto policy. Please contact your agent for more information.

## The Limited Right to Sue option applies to your policy.

Allstate New Jersey Insurance Company's Secretary and President have signed this policy with legal authority at Bridgewater, New Jersey.

London Bradley  
President, ANJ

Rhonda Ferguson  
Secretary

NJ1010RB8



Renewal auto policy declarations

Policy number: **809 586 313**  
Policy effective date: April 30, 2022

### Supplement to Policy Declarations

The following is a complete description of Personal Injury Protection Benefits for vehicles:

- 2003 Audi A6 Quattro
- 2005 Lincoln Aviator
- 2008 Audi S6 Quattro
- 2010 Audi Q5

A named operator on this policy who is not a named insured or resident relative is entitled to PIP benefits **only** when they sustain a bodily injury while occupying, using, entering into or alighting from the insured automobile with the permission of the named insured and have no other available coverage. **You may be able to save money if you have health insurance or Medicare/Medicaid. Contact your agent for more information.**

Coverage	Limits	Deductible
Basic Personal Injury Protection		
▪ Medical Expense Benefit	\$250,000 each person	
Copayment of 20% applies to amounts from \$250 to \$5,000	\$250,000 each accident	\$250
▪ Income Continuation Benefit	\$100 per week \$5,200 total each person	
▪ Essential Services Benefit	\$12 per day \$4,380 total each person	
▪ Medical Expense Extension	\$10,000 per person	

095 010 029  
22092A700774  
AUTR35NJ202203230153102A-00105-007-0-00-00  
NJ1010RBD

## Rating Information Form

Policy number: **809 586 313**  
Policy effective date: April 30, 2022

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## Tier Rating Supplement

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This section provides important information regarding the rating of your policy. Please have this information available in the event you need to contact us with any questions.

### Vehicle Rating Summary

The vehicles on your policy have been rated as follows:

#### Introduction:

The New Jersey Tier Rating Regulation allowed auto insurers to implement a tier rating plan in which multiple pricing tiers can be established for policyholders with different risk characteristics. In accordance with this regulation, the Allstate New Jersey Insurance Company has developed a two-tier rating plan in which all eligible operators on your policy have been placed. In this two-tier structure, Tier 1 is our standard rating tier and Tier 2 is our non-standard tier. Within Tier 1, there are three discounts—Preferred Plus, Preferred, and Standard and various levels within each discount. Within Tier 2 there is only one discount—the Clean Driving Record Discount. The following pages will provide an explanation of our Tier Rating Plan. If you have any questions regarding the rating of your policy, please feel free to contact your agent or producer of record at the number listed above, or customer service at 1-800-729-0098. Please have this information available when you call.

#### Operator Assignment:

Operators are rated on the vehicle that they principally drive. However, if there are non-adult drivers on the policy (determined based on a combination of age, sex and marital status), they will be assigned to the vehicles as follows:

1. If there are the same number or fewer non-adult operators than vehicles, each non-adult operator will be assigned to a vehicle.
2. If there are more non-adult operators than vehicles, each vehicle will have a non-adult operator assigned based on the age and gender of the operators.

#### Tier Eligibility:

##### ***Your vehicle is rated in Tier 1 if:***

1. The operators assigned to the vehicle have maintained continuous automobile liability insurance, meaning there has not been a lapse in coverage of more than 30 days in the past 3 years\*; and
2. The operators assigned to the vehicle are able to provide a drivers license number for which a Motor Vehicle Record can be obtained.

*\*Not applicable to operators who obtain their license during the 3-year period provided they are not the Named Insured on the policy.*

##### ***Your vehicle is rated in Tier 2 if:***

1. An operator assigned to the vehicle did not maintain continuous automobile liability insurance during the past 3 years, meaning there was a lapse in coverage of more than 30 days; *or*
2. An operator assigned to the vehicle is unable to provide a drivers license number\*\* for which a Motor Vehicle Record can be obtained; *or*
3. Operator information necessary to rate the vehicle has not been provided to us.
4. An operator assigned to the vehicle has an expired drivers license.
5. An operator has 9 or more eligibility points and meets the requirements within the Underwriting Rules or 9 or more points at the off anniversary. The off anniversary is that renewal which occurs midway between renewals effective on the anniversary of the policy's original effective date.

*\*\*New Jersey law requires that a New Jersey drivers license be obtained within sixty days of residency in the state.*

Once a vehicle is rated in Tier 2, it will remain in Tier 2.

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