



Allstate[®]

You're in good hands.

Sniezek Group Agency
9630 Colorado Lane N
Brooklyn Park MN 55445
www.allstate.com/GregSniezek

To Whom It May Concern,

I'm confirming that the Allstate home insurance policy for Eric Mjolhus, policy number 922527023 includes \$300,000 in liability coverage that would extend liability coverage for his ice rink on the city street. He also has the Allstate umbrella policy number 811389971 which includes an additional \$1,000,000 in liability coverage which would also extend coverage for any issues that would arise for the rink such as an injury to a child in neighborhood or a car crashing into the rink while driving down the road. The liability on the home and umbrella policies would extend a total of \$1,300,000 in liability coverage for any incidents related to the ice rink.

Thank you,

Matt Gamm

Allstate Insurance – Sniezek Group Agency

Ph: (763) 205-5322

Fax: (763) 205-5332

MattGamm@Allstate.com

Personal Umbrella Policy Declarations

Your policy effective date is December 29, 2022



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

Excess Liability \$219.16

Total \$219.16

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).

Your policy premium has been developed using the following information:

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

Your Policy is a legal contract between you and Allstate Indemnity Company.

Read Your Policy Carefully

Discount (included in your total premium)

Multiple Policy Discount -
Auto and Property **33%**

Operators in the household*

Jacqueline Mjolhus
Eric Mjolhus

**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 Rented To Others	Not purchased*

*** 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.**

Information as of December 28, 2022

Summary

Named Insured(s)
Jacqueline Mjolhus, Eric J Mjolhus

Mailing address
**5649 157th Ave NW
Ramsey MN 55303-4044**

Policy number
811 389 971

Your policy provided by
Allstate Indemnity Company

Policy period
Begins on **December 29, 2022** at 12:01
A.M. standard time, with no fixed date of
expiration

Premium period
Beginning **December 29, 2022** through
December 29, 2023 at 12:01 A.M.
standard time

Your Allstate agency is
Sniezek Group Agcy
9630 Colorado Ln N
Brooklyn Park MN 55445-2384
(763) 205-5322
SniezekAgency@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.



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 \$100,000 each person (when available as a separate limit) \$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
Watercraft Liability Craft under 26 feet and up to 50 horsepower (U.S. horsepower)	Bodily Injury \$100,000 each person \$300,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$100,000 per occurrence
Watercraft Liability Craft 26 feet and over or greater than 50 horsepower (U.S. horsepower)	Bodily Injury \$250,000 each person \$500,000 each occurrence Property Damage \$100,000 each occurrence or Combined Single Limit \$250,000 per occurrence

(continued)

Personal Umbrella Policy Declarations
Policy number: **811 389 971**
Policy effective date: December 29, 2022



Coverage

Employers' Liability - if Workers' Compensation or similar coverage for Domestic Workers is required or purchased voluntarily

Required Underlying Limit

\$300,000 each occurrence
\$300,000 each employee
\$500,000 policy aggregate

Your policy documents

Your Personal Umbrella policy consists of the Policy Declarations and the following documents. Please keep them together.

- Personal Umbrella Policy - AS400
- Minnesota Personal Umbrella Policy Amendatory Endorsement - AS429-1

Important payment and coverage information

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

- ▶ Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled bill which will be mailed separately.

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

Handwritten signature of William Hill in black ink.

William Hill
President

Handwritten signature of Susan L. Lees in black ink.

Susan L. Lees
Secretary



Amended Homeowners Policy Declarations

Your policy effective date is August 31, 2022



Total Amount Due for the Premium Period

Premium for property insured	\$2,779.01
Minnesota Fire Insurance Surcharge	13.90
Total	\$2,792.28

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).

Discounts (included in your total premium)

Age of Utilities	6%	Protective Device	2%
Claim Free	15%	Home and Auto	35%

Location of property insured

5649 157th Ave NW, Ramsey, MN 55303-4044

Rating Information*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X67831-2) for additional coverage information. Contact us if you have any changes.

The dwelling is of frame construction and is occupied by 1 family

Your dwelling is 1 mile to the fire department

Dwelling Style:

Built in 2003; 1 family; 1800 sq. ft.; 2 stories

Foundation:

Below grade basement, 100% Standard finish, 100%

Attached structures:

One 3-car attached garage Wood deck, 175 sq. ft.

Interior details:

One basic kitchen One basic half bath
One basic full bath One gas fireplace
Two basic three-quarter baths

Exterior wall types:

95% vinyl siding 5% brick on frame

Interior wall partition:

100% drywall

Heating and cooling:

Information as of December 12, 2022

Summary

Named Insured(s)
Jacqueline and Eric J Mjolhus

Mailing address
**5649 157th Ave NW
Ramsey MN 55303-4044**

Policy number
922 527 023

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

Policy period
Begins on **August 31, 2022** at 12:01 A.M.
standard time, with no fixed date of
expiration

Premium period
Beginning **August 31, 2022** through
August 31, 2023 at 12:01 A.M. standard
time

Your policy change is effective
December 13, 2022

Your Allstate agency is
Sniezek Group Agcy
12908 Main St
Rogers MN 55374-8998
(763) 428-0051
gregsniezek@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)



Policy number: **922 527 023**
 Policy effective date: August 31, 2022

Rating Information* (continued)

Average cost heat & central air conditioning, 100%

Additional details:

One sliding glass door Interior wall height - 8 ft, 100%

Fire protection details:

Fire department subscription - no 1 mile to fire department

Roof surface material type:

Composition
 • 100% asphalt / fiberglass shingle

**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.*

Mortgagee

WELLS FARGO BANK NA 936 ITS SUCCESSORS &/OR ASSIGNS
 P O Box 100515, Florence, SC 29502-0515
 Loan number: 0494528938

Additional Interested Party:

City of Ramsey
 7550 Sunwood Dr NW, Ramsey, MN 55303-4044

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - with Building Structure Reimbursement Extended Limits	\$458,993	• \$1,500 All peril
Other Structures Protection	\$45,900	• \$1,500 All peril
Personal Property Protection - Reimbursement Provision	\$344,245	• \$1,500 All peril
Additional Living Expense	Up to 12 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Water Back-Up	\$5,000	• \$500 Water Back-Up



► **Other Coverages Not Purchased:**

- Business Property Protection*
- Business Pursuits*
- Electronic Data Processing Equipment*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fire Department Charges*
- Home Day Care*
- Identity Theft Expenses*
- Incidental Office, Private School Or Studio*
- Increased Coverage on Money*
- Increased Coverage on Securities*
- Increased Silverware Theft Limit*
- Loss Assessments*
- Satellite Dish Antennas*

* **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 Homeowners policy consists of the Policy Declarations and the following documents. Please keep them together.

- Homeowners Policy - APC486
- Water Back-up Endorsement - APC479
- Minnesota Amendatory Endorsement form - APC511-1
- Extended Protection Amendatory Endorsement - APC626
- Guaranteed Renewal for Claims Endorsement - APC308
- Minnesota Standard Fire Policy Provisions - AS225
- Depreciation Amendatory Endorsement - AP4983

Important payment and coverage information

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

- The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- Do not pay. Mortgagee has been billed.

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

William Hill
President

Susan L. Lees
Secretary



Important notices

Policy number: **922 527 023**
 Policy effective date: August 31, 2022

Dwelling Profile

Allstate has determined that the estimated cost to replace your home is: \$458,993

The enclosed Policy Declarations shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Allstate and does not exceed maximum coverage limitations established by Allstate.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on data that was available to us when we made this estimate (this information is described in the "Rating Information" section of your Policy Declarations). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred.

How is the replacement cost estimated?

Many factors can affect the cost to replace your home, including its age, size, and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

Note to customers renewing their policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Allstate uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor and material rates for your zip code, Allstate takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your home's characteristics is provided in the "Rating Information" section of your Policy Declarations.

Please note: Your Dwelling information is used to estimate your home replacement cost. It's important to review and update this information so we're using the most accurate details to estimate your home's replacement value.

If the information about your home shown in your Policy Declarations requires any change or if you have any questions or concerns about the information contained in this Important Notice, please contact your Allstate representative, or call us at 1-800-ALLSTATE®.

X67831-2