



Allstate[®]

You're in good hands.[®]

Auto
Home
Life
Retirement

Condominium Insurance *made simple*



What's inside:

- How to read an Allstate Condominium Policy Declarations
- Understanding condominium insurance
 - Coverages*
 - Deductibles*
 - Coverage limits*
- Additional protection
- What to do in case of a loss

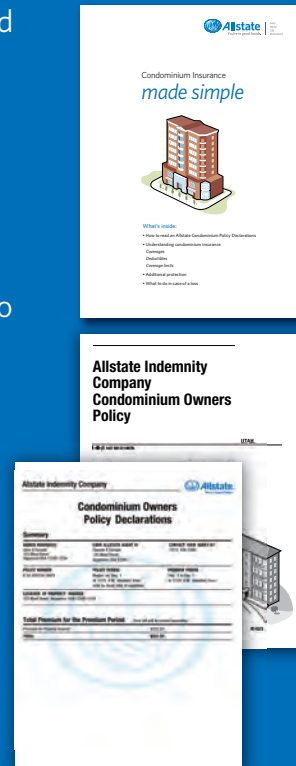
Knowledge is power.

We created this guide to help you feel more knowledgeable and confident about condominium insurance.

If you're an Allstate customer, you can read this guide along with your Condo Policy Declarations and the Allstate Condo Insurance Policy. Then, if you have any questions, please contact us.

If you're not an Allstate customer, this guide can help you better understand condo insurance. If you have any questions, call your local Allstate Agent.

You can also download this guide at allstate.com/CondoMadeSimple



How to reach us 24/7.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to create an account at allstate.com

Allstate offers a range of products to help you protect your lifestyle.

We take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

Home Insurance

- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

Auto Insurance

- Your Choice Auto®
Featuring:
Accident Forgiveness, Safe Driving Bonus® Check, Deductible Rewards® and New Car Replacement
- Standard auto

Power Sports Insurance

- Motorcycle
- Boat
- Snowmobile
- Motor home
- ATV
- There's more — call us!

Business Insurance

- Business auto and fleet
- Property and liability
- Specialty insurance programs
- Supplemental insurance for the workplace

Financial Protection

- Life insurance
- IRAs and retirement
- Annuities

Other Protection Options

- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good HandsSM Roadside Assistance

Call your local Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.



How to read your Condo Policy Declarations.

When you purchase Allstate® Condo Insurance, you'll receive an Allstate Condo Policy Declarations. This document "declares" the choices you've made for your condo insurance policy, including:

- Coverages
- Deductibles
- Coverage limits

You'll receive a new Allstate Condo Policy Declarations every renewal period.

The following page is an example of an Allstate Condo Policy Declarations and shows you where to find some of the important information. It's always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

Policy period.
Condo policies typically cover a one-year period. Pay your premium by the due date, and your policy automatically continues for the time period shown.

Location of property.
This shows the address of the insured residence.

Coverages.
This shows all the coverages you have as part of your condo insurance.
For more about coverages, see pages 4-15 of this guide.

Deductibles.
A deductible is the amount you pay out of pocket when you file a claim for a covered loss.* Your policy's deductibles will be shown under each coverage.
For more about deductibles, see page 11 of this guide.

Allstate Indemnity Company		
Condominium Owners Policy Declarations		
Summary		
NAMED INSURED(S) Jane A Sample 123 West Street Anywhere USA 12345-1234	YOUR ALLSTATE AGENT IS: Sample A Sample 123 West Street Anywhere USA 12345	CONTACT YOUR AGENT AT: (123) 456-7890
POLICY NUMBER 0 03 001234 09/01	POLICY PERIOD Begins on Sep. 1 at 12:01 A.M. standard time, with no fixed date of expiration	PREMIUM PERIOD Sep. 1 to Sep. 1 at 12:01 A.M. standard time
LOCATION OF PROPERTY INSURED 123 West Street, Anywhere, USA 12345-1234		
Total Premium for the Premium Period (Your bill will be mailed separately)		
Premium for Property Insured	\$321.20	
TOTAL	\$321.20	

Total premium.
This is the total premium you will pay for the policy period.

Allstate Indemnity Company	
Policy Number: 0 03 001234 09/01 Your Agent: Sample A. Sample (123) 456-7890 For Premium Period Beginning: Sep. 1 2010	
COVERAGE AND APPLICABLE DEDUCTIBLES <small>(See Policy for Applicable Terms, Conditions and Exclusions)</small>	LIMITS OF LIABILITY
Building Property Protection • \$250 All Peril Deductible Applies	\$75,000
Personal Property Protection - Reimbursement Provision • \$250 All Peril Deductible Applies	\$40,000
Additional Living Expense	\$9,860
Civil Authority Protection	\$100 per day
Family Liability Protection	\$100,000 each occurrence
Guest Medical Protection	\$1,000 each person
Loss Assessments • \$250 All Peril Deductible Applies	\$10,000 each occurrence
DISCOUNTS Your premium reflects the following discounts on applicable coverage(s): Protective Device 3% Multiple Policy 5%	
RATING INFORMATION The dwelling is of Frame Construction This policy is rated as a primary residence.	

Limits of liability.
This shows the maximum limit Allstate will pay for each covered loss,* for each type of coverage.
For more about limits, see page 9 of this guide.

Personal property. This shows whether you've chosen Actual Cash Value or the Reimbursement Provision.
See page 10 for more information.

Discounts.
Any discounts you may have received are listed here.

Sample of an Allstate Condo Policy Declarations

*What does "covered loss" mean?
It's an insurance term that means a loss that falls within the bounds of the policy. Throughout the rest of this guide, when we refer to a loss, we assume it is a covered loss.

An overview of condo insurance.

Allstate® Condo Insurance protects you and your family in many situations involving your condo and the things you own. This section of the guide summarizes key information about condo insurance including:

- *Building Property Protection*
- *Personal Property*
- *Deductibles*
- *Other ways you're protected*
- *What may not be covered*
- *Optional protection you can buy*
- *Claims*

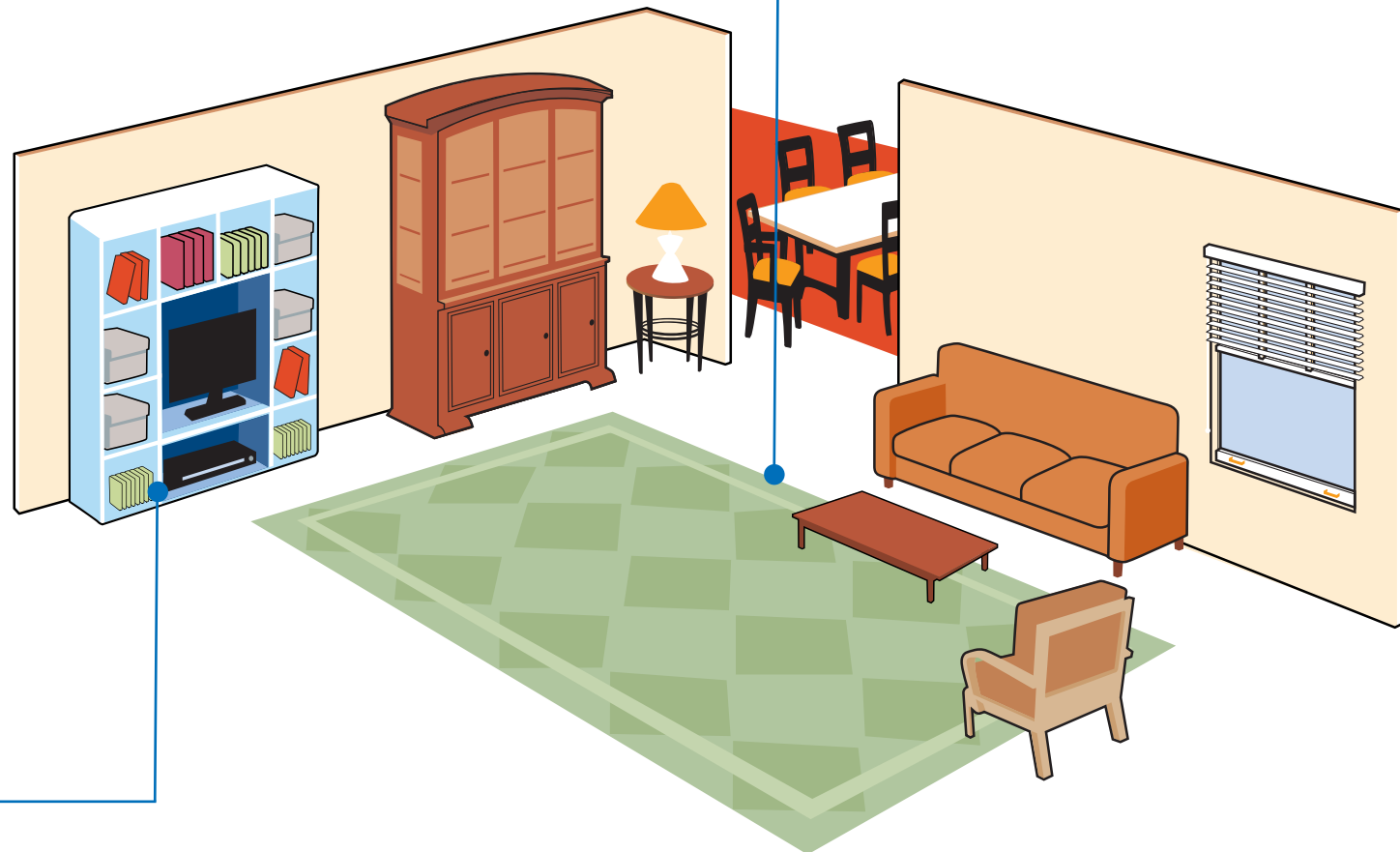
Condo insurance differs from homeowners insurance because condominium associations are usually responsible for insuring common areas, like the building's exterior, while you, as a condo owner, are typically responsible for covering everything inside your unit.

Personal Property, such as furniture and other contents, is typically covered. **This also covers contents in your vehicle.**

Read more about Personal Property Protection on pages 6-9.

Family Liability Protection helps protect you if someone sues you for damages after being injured on your property.

Read more about Family Liability Protection on page 12.



You and your condo are protected.

Condo insurance can help protect your most important assets. The property section of your policy includes a basic type of protection:



Building Property Protection covers the portion of your condo for which you would be responsible. Check your condo associations' by-laws for more details.

We cover a range of perils.

Your Allstate® Condo Insurance typically covers a range of perils. Below are a few of the most common ones.

- Theft
- Fire and smoke
- Vandalism
- Water damage from plumbing, furnace/AC or water heater
- Freezing of plumbing

What if your condo is too damaged to live in?

If you temporarily cannot live in your condo due to damage from a peril we cover, you may have to pay to rent a place until your condo is rebuilt or repaired. This could be tough when you're still paying the mortgage on the condo that's damaged.



Additional Living Expense can help by reimbursing you for reasonable increases in living expenses when a loss we cover makes your condo uninhabitable. This may include the payments for cost of hotel, food and other expenses. This coverage is included in your Allstate condo policy.

What else is protected?

Review your condo association's by-laws to find out what their policy covers and what you're responsible for. To protect your condo unit, you may want to consider adding optional coverage, such as:



Extended Protection Coverage is an optional coverage that may help pay for physical damage that occurs in your condo unit to property owned in common by the condo association. Typically, this will cover the association's deductible, up to coverage limits. No deductible applies to Extended Protection Coverage on the Allstate Condo Policy, and it is not available in all states.

For example, imagine a water pipe in your kitchen bursts and damages the cabinets. Your association's master policy is responsible, but they refuse to file a claim because the repair estimate does not meet the policy's \$5,000 deductible. In this case, Extended Protection Coverage would cover the repairs to your cabinets.




Loss Assessment Coverage will pay your share for any loss of any special assessment charged by your condo association due to a covered loss to the condo property. This would include losses due to property damage, bodily injury or property damage liability up to coverage limits. In most states, Loss Assessment Coverage will not cover your condo association's deductible.

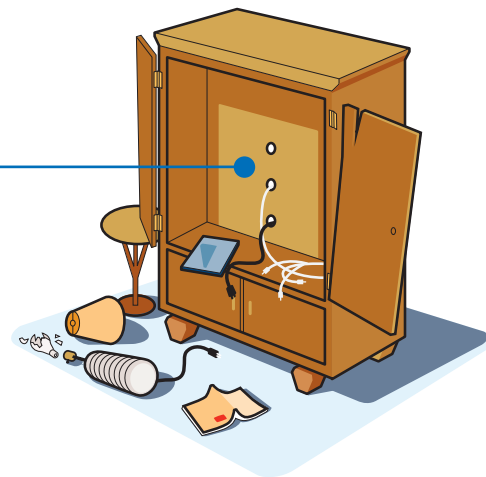
For example, if a resident throws a party in the condominium's clubhouse, and a guest trips on poorly installed flooring, they could sue the association for medical damages. If the association issues a special assessment to cover the damages, Loss Assessment Coverage could help cover your share of the cost.

Most of your belongings are covered, too.

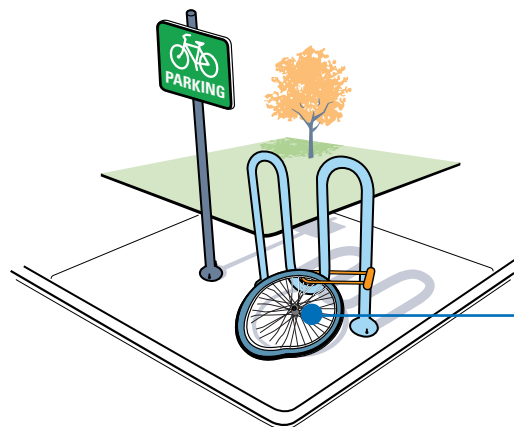
Allstate® Condo Insurance includes coverage that can help you pay for losses that occur in your condo due to burglary or fire. It can even protect you from loss away from your home, such as in a hotel or in your car. Keep in mind that a deductible will apply. (See page 11 for more about deductibles.)

 **Personal Property Protection** covers the loss of your belongings* if they're stolen or damaged.

If your belongings are stolen from your residence or destroyed by fire, your condo insurance can help you repair or replace them.



If your belongings are stolen or damaged outside of your residence, your condo insurance can help you repair or replace them.

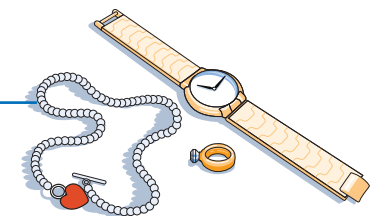


There are limits on the coverage of some belongings.

Some categories of personal property coverage have a maximum dollar limit that Allstate will pay a policyholder in case of damage or loss. Within these categories, there may also be a limit per single item.

Example: A condo owner has a \$1,000 limit per single jewelry item and a \$1,000 limit for all of the jewelry she owns in total.

Maximum limit for **all** jewelry:
\$1,000



Note: This is just an example. Your actual limit may vary.

You can increase your limits.

If you have valuable belongings, it may be a good idea to increase your protection. Talk with your Allstate Agent or call 1-800-ALLSTATE.

If you've already added increased protection for your personal property, it will be listed on your Policy Declarations under Coverage and Applicable Deductibles or under Scheduled Personal Property.

*When we refer to "belongings" in this document, we mean personal property as detailed in your insurance policy.

Actual Cash Value vs. Reimbursement Provision.

The value of most of your belongings decreases over time. With Allstate® Condo Insurance, you are able to choose one of the personal property coverages below.

Actual Cash Value typically means your belongings are covered for their replacement cost *minus depreciation*. Depreciation is the decrease in an item's value due to its age, condition or other factors.

Reimbursement Provision typically means your belongings are covered for the amount it would take to replace them at the time of the claim. Premiums are usually higher for this coverage.

Here's how the Reimbursement Provision works:

- First, we give you a check for the Actual Cash Value of the item.
- When you replace the item, we then issue a separate check for the remaining amount needed to make the purchase, up to any applicable limit.

How to review what you've chosen.

To review which type of coverage you have purchased, look at your Policy Declarations under Personal Property. With either coverage, a deductible will apply. (See next page for more about deductibles.)

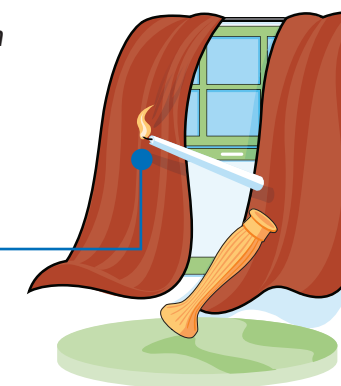
Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

A deductible is your share of the cost.

When you file a claim for a covered loss, you may be responsible for a set amount, called a deductible, to repair or replace whatever is damaged or stolen.

Example: A candle falls in the bedroom and starts a fire. It will cost \$5,000 to replace the damaged bed and clothes.

Damage
\$5,000



Condo owner has **\$500** deductible for Personal Property Protection.

Condo owner pays:

\$500

Insurance pays:

\$4,500

More about deductibles.

- Not all coverages will have a deductible. However, a deductible will always apply to Personal Property coverage.
- The amount of any deductible will be shown on your Policy Declarations next to the coverage.
- In most cases, you choose the deductible from a range of options. A higher deductible usually means a lower insurance premium.

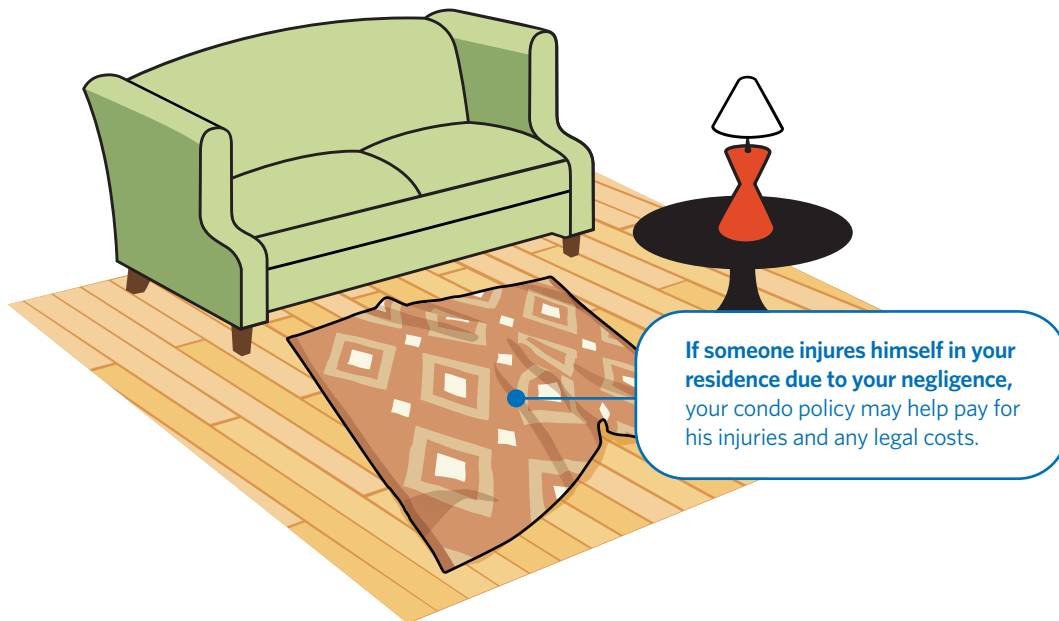
Your condo policy can help you in case of an accident.

Your Allstate® Condo Insurance includes Family Liability and Guest Medical Protection to help protect you in other situations, too.

For example, let's say a guest in your residence trips over the rug in your living room and it causes him or her to fall. You may be found negligent and, therefore, be legally responsible to pay for the injured person's medical bill and lost wages.



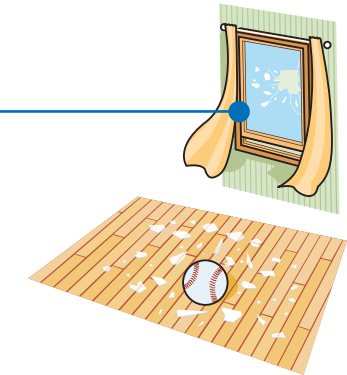
Family Liability Protection can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.*



*For even more protection, you may be able to increase this coverage on your Allstate policy or buy a Personal Umbrella Policy (PUP). See page 15 for more information about PUP.

Or what if your son is playing at a friend's house and hits a baseball through their window? You may be responsible for those types of damages, too. If so, your condo insurance can help.

If you or a family member cause injury to another person or damage to their property, your condo policy may help pay for the damages.



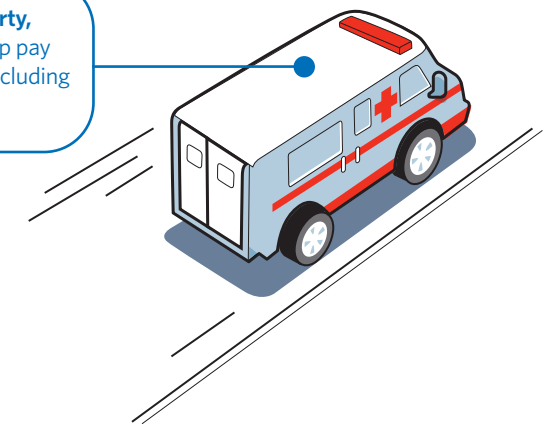
What if a guest is injured in your condo?

If a guest has an accident in your home, your condo policy may help.



Guest Medical Protection can help pay for reasonable and necessary medical expenses if someone is injured in an accident in your condo.

If a guest is injured on your property, Guest Medical Protection may help pay for necessary medical expenses including surgery, x-rays and dental work.



Condo insurance doesn't cover everything.

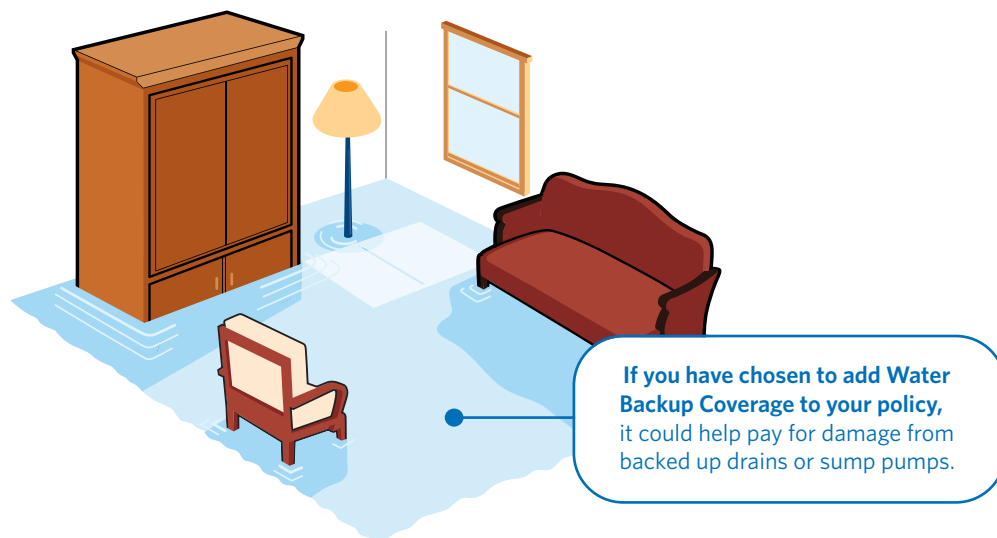
Condo insurance protects an owner from accidental and sudden losses. However, there are some losses that aren't covered.

Breakdowns in the home.

Most condo insurance does not cover basic maintenance repairs. For example, if your water heater cracks, your coverage most likely will not help to replace the water heater. (But it might help pay for the damage to your floors.) That's why it's a good idea to have all your heating, cooling and plumbing systems regularly serviced.









Floods, earthquakes and water backup.

Floods, earthquakes and water (sewer) backups are excluded from most condo insurance policies. If you want to purchase additional insurance to cover these events, talk to your Allstate Agent or call 1-800-ALLSTATE.



Need more protection?

Below are just a few of the optional coverages that you may be able to purchase either as add-ons to an Allstate policy or as a separate policy. Coverages may not be available in all states and limits may vary.

Available as add-ons to your policy		Look under "Coverage" on your Policy Declarations.
	Extended coverage on jewelry, watches and furs	Increases limits for jewelry, watches and furs.
	Scheduled Personal Property	Provides increased limits for personal property such as jewelry, cameras, antiques, recreational equipment and more.
	Identity Theft Restoration	If your identity gets stolen, this coverage can help with legal work, phone calls and lost wages.
	Increased coverage on business property	Protects items you're keeping in your residence as business samples or for sale.
	Extended Protection Coverage	Helps pay for physical damage that occurs in your condo unit to property owned in common by the condo association.
	Loss Assessment Coverage	This helps pay special assessments from your condo association due to a covered loss that exceeds your condo association's coverage limits.
Separate policies you can purchase		Look for these policies in a separate mailing.
	Flood insurance	Your Allstate Agent can help you purchase a separate policy through the National Flood Insurance Plan (NFIP).
	Personal Umbrella Policy (PUP)	If someone sues you over an accident and the settlement exceeds the liability limits on your auto and/or condo insurance, this coverage can help protect your assets.

How to file a claim.

You can file a claim one of three ways:

- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to your account at allstate.com
- Call your Allstate Agent

To track your claim, call your Allstate claim representative, your Allstate Agent or log on to your account at allstate.com.

What happens next?

The claim process will vary based on the extent of damage. Here's the typical process:

Step 1: If needed, we can provide referrals for assistance with temporary repairs such as boarding up windows.

Step 2: We'll evaluate damages and prepare an estimate.

Step 3: Your Allstate claim representative will go over your policy with you to explain which coverages and limits apply.

Step 4: Where available, you can choose an Allstate-recommended repair vendor and have the workmanship guaranteed by the vendor. Or you can choose your own vendor.

Step 5: We wrap up your claim by answering any questions you may have and provide you with payment when appropriate.

What to do in case of a catastrophe.

A catastrophe such as a tornado or fire can damage many residences in an area all at once. When that happens, a dedicated Allstate team is on site to help make sure your claim is handled as quickly as possible. Call 1-800-54-STORM (1-800-547-8676).

To learn more about claims, go to allstate.com/claims, call your local Allstate Agent or 1-800-ALLSTATE.

Frequently asked questions.

Q: What if I don't have all the information to file a claim?

A: Calling Allstate as soon as possible can help speed up the claim process. Even if you don't have all the information, you can always provide us with additional details later.

Q: What else can I do to speed up the claims process?

A: Taking an inventory of your belongings before anything happens can be very useful in verifying what you have and what it's worth. To help you, you can download free inventory software from knowyourstuff.org/allstate or download the free Allstate digital locker app for your iPhone or iPad at allstate.com/mobile.

Q: How can I save money on my condo insurance?

A: Raising your deductible is one way to save money. Consider a deductible of at least \$500. If you can afford to raise it to \$1,000, you may save as much as 25%. You may also qualify for a discount if your condo is new or if you've made it safer by installing smoke alarms, fire extinguishers or a security system.

Q: What kinds of things are not covered by condo insurance?

A: Most condo insurance policies cover your contents up to a certain value. But expensive possessions like jewelry, furs and silverware may require extended coverage to cover their full value. You might also consider coverage to cover lock replacements, satellite dish antennas, computers and fire department charges. Check with your agent to learn more.

Q: Doesn't my association's policy cover my condo and belongings?

A: No. Your association's insurance covers parts of the building structure but, generally, doesn't cover your personal belongings like your furniture, clothes and electronics. A condo policy will help you repair or replace your possessions if they're damaged by a covered peril (like theft, fire, smoke and more).

What are your possessions worth?

Take a few minutes to make a record of your belongings. Or make a record online at knowyourstuff.org/allstate. You'll likely find that they're not as easily replaceable as you thought.

Living Room:	Quantity	Value
<input type="checkbox"/> Sofas		
<input type="checkbox"/> Coffee tables/end tables		
<input type="checkbox"/> Entertainment center		
<input type="checkbox"/> Shelves, art/wall décor		
<input type="checkbox"/> Bookcases/books		
<input type="checkbox"/> Miscellaneous items		

Bedroom(s):	BR1	BR2	Value
<input type="checkbox"/> Dressers/end tables			
<input type="checkbox"/> Entertainment center			
<input type="checkbox"/> Shelves, lamps/clocks			
<input type="checkbox"/> Art/wall décor			
<input type="checkbox"/> Miscellaneous items			

Kitchen:	Quantity	Value
<input type="checkbox"/> Table/chairs		
<input type="checkbox"/> China/silver/glassware		
<input type="checkbox"/> Pots/pans		
<input type="checkbox"/> Food/freezer contents		
<input type="checkbox"/> Art/wall décor		
<input type="checkbox"/> Microwave oven		
<input type="checkbox"/> Electrical appliances		
<input type="checkbox"/> Miscellaneous items		

Bathroom(s):	Bath1	Bath2	Value
<input type="checkbox"/> Bath mats/rugs			
<input type="checkbox"/> Room décor			
<input type="checkbox"/> Bath accessories			
<input type="checkbox"/> Bathroom linens			
<input type="checkbox"/> Medicine cabinet contents			
<input type="checkbox"/> Hair dryers/curling and flat irons			
<input type="checkbox"/> Electric shavers			
<input type="checkbox"/> Miscellaneous items			

Clothing and Personal Effects – Men and Boys: **Value**

- Coats
- Suits
- Slacks
- Shirts
- Neckties
- Underwear/socks
- Shoes
- Sport clothes
- Jewelry/watches
- Miscellaneous items (*including bicycle*)

Clothing and Personal Effects – Women and Girls: **Value**

- Coats/jackets
- Jewelry/watches
- Purses/suits
- Skirts/dresses
- Sweaters/blouses
- Slacks/jeans
- Shoes/slippers
- Lingerie
- Cosmetics/perfume
- Miscellaneous items (*including bicycle*)

Electronic Equipment: **Quantity** **Value**

- Television set
- Home theater
- DVD/video equipment
- Telephones/cellphones
- Computer hardware
- Computer software
- GPS device
- Camera
- Miscellaneous items

Personal Inventory Totals: **Totals**

- Living room
- Bedrooms
- Kitchen, bathrooms
- Clothing and personal effects
- Electronics
- Miscellaneous items

Total Value

Are you in Good Hands®?

For more than 75 years, Allstate has been there when people need us most.

Because we want you to stay with us a lifetime, service is our top priority. If you're happy with Allstate, please tell someone you know. If you're not, please let us know right away so we can address it. We want to deliver on our promise of keeping you in Good Hands®.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit allstate.com

Please note that this brochure is only a summary of condo insurance, written to illustrate in general terms how condo insurance works. The Allstate Condo Insurance Policy is the legal contract that contains the terms and limitations of your policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your Allstate policy.

Allstate Your Choice Auto,® Accident Forgiveness, Deductible Rewards,® Safe Driving Bonus® Check, and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below \$100. Safe Driving Bonus Check is not available in every state and may not be available for renewal customers until next policy period. Amounts less than \$5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions. Policy issuance is subject to qualifications.



Certain property and casualty insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company: Northbrook, IL; Allstate County Mutual Insurance Company: Irving, TX; Allstate New Jersey Insurance Company: Bridgewater, NJ. Life insurance and annuities offered through Allstate Life Insurance Company and in NY, Allstate Life Insurance Company of New York. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit allstate.com for complete information on other products and services.