

Landlords Package Policy coverage

An Allstate® Landlords Package Policy provides protection for rental properties from a single-family home to four family units that aren't owner-occupied. In most states, you can protect up to 15 properties with your policy.

BUILDING: Protects against covered loss to your buildings caused by hazards like those below.

PERSONAL PROPERTY: In case of a covered hazard, will help reimburse you for loss or damage to your belongings.



Fire



Lightning



Falling objects



Smoke



Explosion



Wind and hail



Damage by aircraft



Damage by vehicle



Freezing of plumbing, heating or air conditioning systems or household appliances



Water damage from plumbing, heating, air conditioning or automatic fire protection systems (except sump pumps)



Building glass breakage



Electrical current variances



Civil commotion and riot

ADDITIONAL PROTECTION: Protects against additional hazards landlords may face.



Debris removal



Trees, shrubs, plants and lawns



Emergency removal of property



Fire department charges



Temporary repairs after a loss



Arson reward



Collapse of building

COVERAGE LANDLORDS NEED

As a landlord, you need more protection than an average homeowners policy provides. In addition to property and liability coverage, the Allstate Landlords Package Policy provides coverage for special risks landlords face.

LIABILITY PROTECTION

Your rental property can put you at risk of a lawsuit. This coverage provides protection against non-auto liability injury claims or property damage occurring on your property. Allstate will also help provide legal counsel to defend you in the event you are sued as the result of a covered loss.

FAIR RENTAL INCOME

If you can't rent out your property because it's damaged, you're losing valuable rental income. With Fair Rental Income protection, if your property becomes uninhabitable because of a covered loss, you'll receive compensation for the rental income you would have received. This covers the time required to either repair or replace the rental unit — up to a maximum of 12 months.