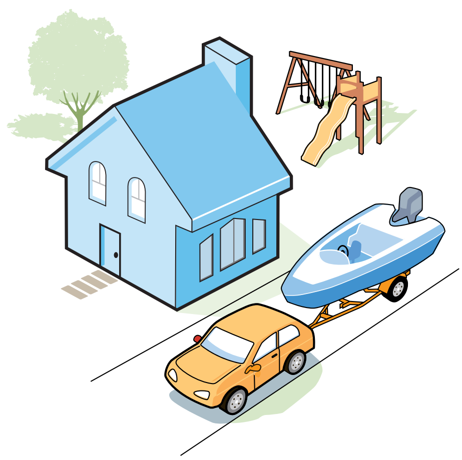
Allstate
You're in good hands.
Auto
Home
Life
Retirement

Personal Umbrella Policy Insurance
made simple



What's inside:

- How to read an Allstate Personal Umbrella Policy Declarations
- Understanding personal umbrella policy insurance
- How to file a claim
- Frequently asked questions

Knowledge is power.

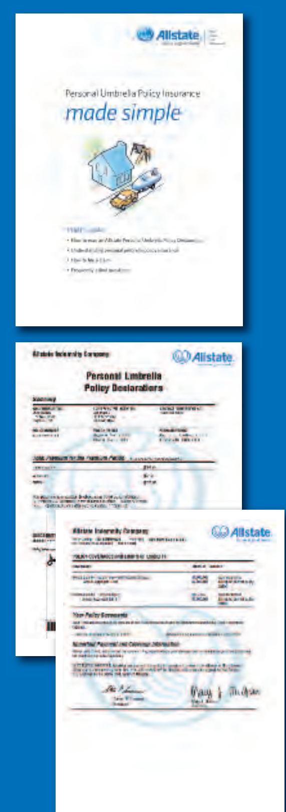
We created this brochure to help you feel more knowledgeable and confident about personal umbrella insurance.

You don't have to be a millionaire to be sued like one. If you are involved in a major accident, chances are your standard auto or homeowners insurance won't offer enough coverage. That's why it's important to have additional protection that can work with your existing liability coverage.

If you're an Allstate customer, you can read this brochure along with your Allstate Personal Umbrella Policy Declarations and Allstate® Personal Umbrella Insurance policy. Then, if you have any questions, please contact us.

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

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



How to reach us 24/7.

- **Call, visit or email your Allstate agency**
- **Call 1-800-ALLSTATE (1-800-255-7828)**
- **Log on to create an account at allstate.com**
- **Download the Allstate® Mobile app at allstate.com/mobile**

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

At Allstate, 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.

Personal Auto Insurance

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

Property Insurance

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

Power Sports Insurance

- Your Choice Motorcycle®
  Featuring:
  Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package
- Snowmobile
- Boat
- Motor home
- ATV
- There's more — call us!

Business Insurance

- Business auto
- Business Owner Policy
- Commercial Package Policy
- Inland Marine

Financial Protection

- Life insurance
- IRAs and retirement
- Annuities

Other Protection Options

- Personal umbrella policy
- Flood insurance
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good Hands® Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

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

How to read your Personal Umbrella Policy Declarations.

When you purchase an Allstate® Personal Umbrella Policy (PUP), you'll receive a Policy Declarations. This document "declares" the coverage choices you've made for your PUP. *It's important to note that the Policy Declarations is not a bill.*

You'll receive a new Allstate Personal Umbrella Policy Declarations every renewal period, which is typically every 12 months. You should always read through your renewal each year to make certain you're up-to-date on the latest features of the policy, any changes in premiums or other vital information.

The following page is an example of an Allstate Personal Umbrella 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. Typically covers a one-year period.

Coverages. This shows the coverage you have as part of your personal umbrella policy.

For more about coverages, see pages 10–11 of this guide.

Sample of an Allstate Personal Umbrella Policy Declarations

Total premium. This is the amount you pay, whether in full or by installment, for your personal umbrella insurance protection for a one-year policy period.

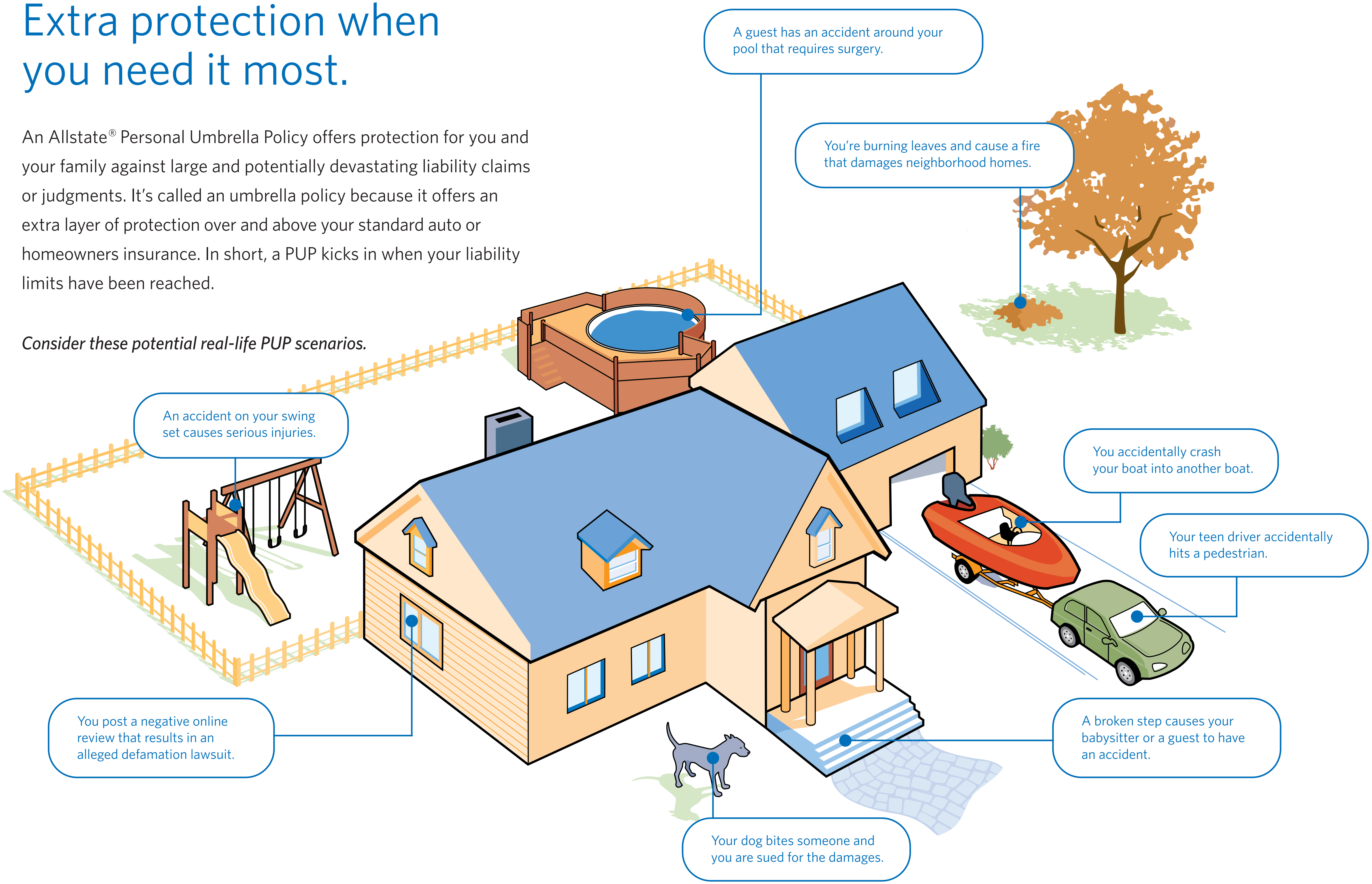
Liability limits. This shows the maximum limit Allstate will pay for each covered loss* for each type of coverage.

***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 brochure, when we refer to a loss, we assume it is a covered loss.

Extra protection when you need it most.

An Allstate® Personal Umbrella Policy offers protection for you and your family against large and potentially devastating liability claims or judgments. It's called an umbrella policy because it offers an extra layer of protection over and above your standard auto or homeowners insurance. In short, a PUP kicks in when your liability limits have been reached.

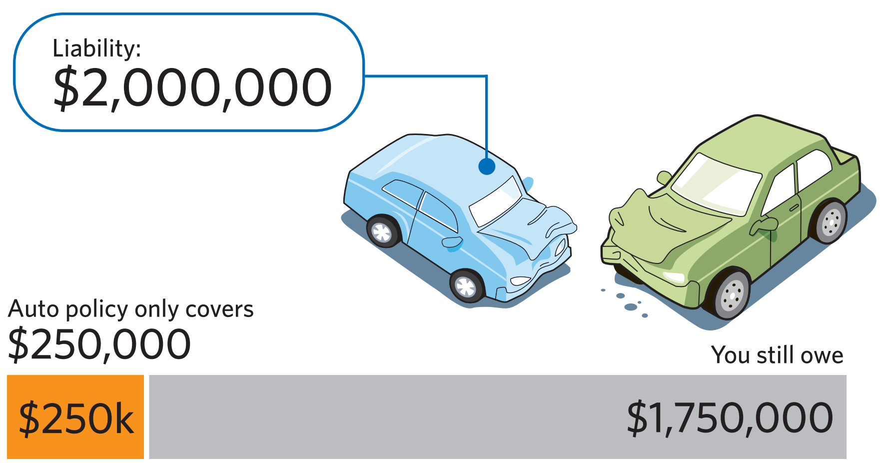
Consider these potential real-life PUP scenarios.



Why you need umbrella protection.

In today's culture, lawsuits are common and it's a real possibility you will be sued if you're ever found at fault in a major auto accident, a serious mishap on your property or an accident halfway across the world.

***Example:** After a fatal auto accident, you're sued and found liable for $2 million. If your auto liability policy only covers $250,000, you're personally on the hook for a staggering $1.75 million.*



The umbrella advantage.

- You're protected no matter where you are — even when you're out of the country
- You're covered for any wages lost due to a court appearance, up to the limits specified in your PUP
- Allstate will retain and pay for your attorney if you're sued over an incident covered by your PUP

Is a PUP right for you?

If your household has a high net worth or if your lifestyle involves increased risk for accidents, you might want to consider adding a PUP. Typical PUP customers are people:

- *With children*
- *With dogs*
- *Who travel*
- *With toys — boat, ATV, snowmobile and more*
- *With a swimming pool or trampoline*
- *Who own rental properties*
- *With a large nest egg*
- *Who coach youth sports teams*
- *Who hunt*

What you need to get protected.

In order to purchase an Allstate® Personal Umbrella Policy, you must have an auto or property insurance policy with Allstate that meets the required limits.* Below are the minimum coverage limits required for auto and property insurance, as well as other policies such as motorcycle, boat and motor home.

Minimum Coverage Needed Before You Can Purchase PUP

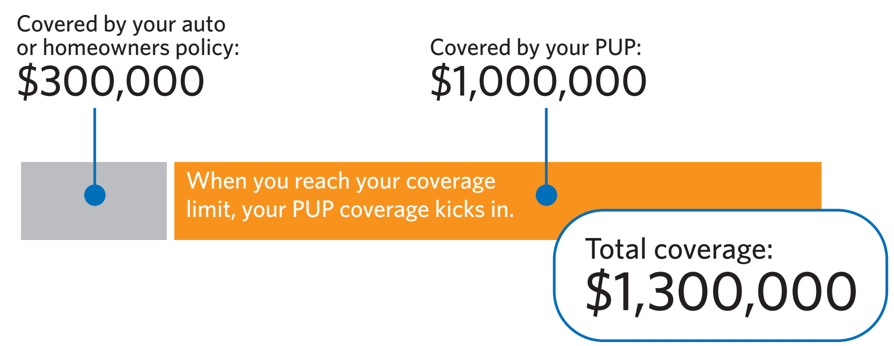
Required Coverage	**Required Liability Limits**
Primary and Secondary Residences	$300,000 per occurrence
Residential Rental Property	$300,000 per occurrence
Automobiles and Motor Homes	$250,000 each person $500,000 each accident or $500,000 combined single limit
Recreational Vehicles	$100,000 each person $300,000 each accident or $300,000 combined single limit
Watercraft	Varies by size and type — see policy for complete details
Personal Watercraft	$100,000 each person $300,000 each occurrence or $300,000 combined single limit
Motorcycle	$100,000 each person $300,000 each occurrence or $300,000 combined single limit

*Not applicable in New York. Exceptions may apply in other states.

About coverage

How a personal umbrella policy works.

PUPs are typically available in increments of $1 million, all the way up to $5 million. When considering the right amount for your PUP, it's important to think beyond just your banking or investment assets. Your PUP should include enough protection for all your assets, including your home, valuables and earning capacity, too. Your agent can help you determine the right amount of coverage for you.



What is covered?

Allstate® Personal Umbrella Policies cover a wide range of losses, including any damages arising out of a covered occurrence* *anywhere in the world* that you are legally obligated to pay because of:

Bodily Injury: *Medical costs, loss of income and funeral expenses of other people involved in an accident*

Personal Injury: *False arrest, invasion of privacy, libel, slander, humiliation or defamation of another person's character*

Property Damage: *Physical destruction of someone else's property, including the resulting loss of its use*

Landlord Liability: *Bodily injury to or property damage of a tenant who resides in your rental property*

Who is covered?

- *You and your spouse*
- *Any person named on the Policy Declarations*
- *Any relative or dependent living with you*
- *Your legal representative, if you die*

**What is a "covered occurrence"?*
It consists of your personal activities, including volunteer civic service OR the activities/duties of your domestic employees who are not subject to workers compensation laws.

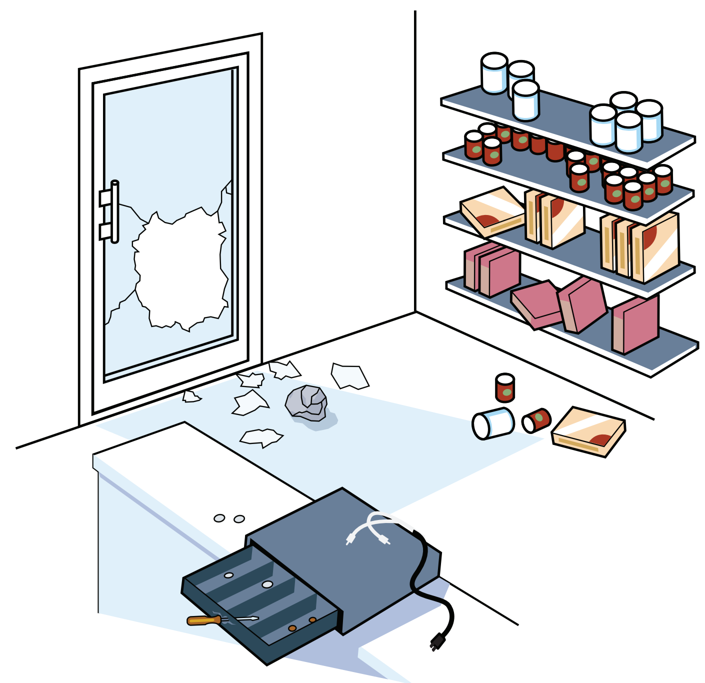
About coverage

Your PUP doesn't cover everything.

While a PUP can keep you covered for many of life's unexpected scenarios, there are some occurrences that are not covered** under the umbrella policy, such as liability or damages related to:

- *Your business*
- *Your personal belongings*
- *Intentional or criminal acts or omissions*
- *Any written or oral contract*

For a complete list, please review your Policy Declarations.



**See your policy for more details.

Frequently asked questions.

Q: I have home and auto insurance. Why do I need a personal umbrella policy?

A: Your property and vehicle insurance policies don't cover personal injury liability. Also, you could get sued for more than the underlying limits of the property or vehicle policy.

Q: Is personal umbrella insurance just for the wealthy?

A: No. With increasing settlement awards over the years, it's important to have coverage that protects your assets and future wages.

Q: What are some benefits of having a personal umbrella policy?

A: Besides the extra liability protection, the policy provides you with defense costs, attorney fees, personal injury protection and worldwide coverage.

Q: Would my personal umbrella policy cover me if I rent a boat while on vacation?

A: Yes! Your Allstate PUP will cover you even if you don't have boat insurance.

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: Can I view and pay my bill online?

A: Yes! Simply log on to My Account at **myaccount.allstate.com**. Click on Documents to view policy documents, special notices and billing information. To pay a bill, click the Billing button — then choose how and when you want to pay your premium. While you're there, you can also enroll in eBill and ePolicy to receive your bills and policy via email.

Cut out this page and keep it in your car.

Allstate. You're in good hands. Auto Home Life Retirement

What to do in case of an accident.

1. Stay calm. Determine the extent of injuries or damage. If needed, obtain medical assistance.

2. Call the police to file an accident report. Don't leave the accident scene.

3. Limit discussion of the accident. Talk only with the police and your Allstate Agent or an Allstate claims representative. Don't admit fault at the scene or at any time.

4. Get the facts and essential details at the scene. Use the space below to help gather information.

5. Report even a minor accident to us immediately. Allstate is available 24/7/365. Call your Allstate Agent, 1-800-ALLSTATE (1-800-255-7828) or file a claim at allstate.com — select Claims.

6. Check the status of your claim. To check your claim status, contact your Allstate claims representative or Allstate Agent, or log on to your account at allstate.com. For more information about claims, go to allstate.com/claims.

Accident Information

Date and time	
Location	
Name of other driver	
Phone (home/mobile/work)	
Address	
City, state, zip	
License plate number/state	
Driver's license number/state *(if applicable)*	
Insurance company	
Policy number	
Name of witness	
Phone number of witness	

To print out additional copies of this page, go to allstate.com/pupmadesimple.

Are you in Good Hands®?

For more than 80 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 email your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit allstate.com

Please note that this brochure is only a summary of personal umbrella policy insurance, written to illustrate in general terms how the personal umbrella policy works. The Allstate® Personal Umbrella 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.

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.

Allstate Your Choice Motorcycle®, Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. Accident Forgiveness is an enhanced version of an existing feature. Policy issuance is subject to qualifications.

Allstate® You're in good hands.

Auto
Home
Life
Retirement

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.

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