

Allstate Protection Guide

A reference source for your insurance.



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Allstate
You're in good hands.

Auto
Home
Life
Retirement

Welcome to Allstate.

Thank you for choosing us to help with your insurance needs. We're committed to helping you get the most out of your relationship with Allstate — not just for today, but tomorrow as well.

Talk to a real live person.

Insurance can be serious business. That's why it can be reassuring to know you always have the option of going to a real Allstate office or calling 1-800-ALLSTATE and talking to a real person 24/7.

Allstate licensed insurance professionals, backed by a strong company and a knowledgeable and experienced team, can help you with a wide range of protection needs.

You can also reach us online.

The Customer Care Center at allstate.com is open all the time, making it easier to do business with us.

When you register with the Customer Care Center, you'll have online access to your policy information 24/7. You can even complete service transactions, such as paying your bill and filing/checking the status of a claim.

Three ways to register for the Customer Care Center:

- Call your Allstate Agent
- Call 1-800-ALLSTATE
- Go to www.allstate.com

What Allstate can do for you.

You have access to all the things that help make Allstate one of the top insurance companies in the country:

- Ability to contact an Allstate Agent or an Allstate representative at 1-800-ALLSTATE any time, day or night
- Out-of-town assistance from any of our 13,000 Allstate Agents (find one at allstate.com)
- Dedicated service from more than 16,000 claim representatives
- More than 850 conveniently located drive-in claim centers
- Competitive prices, discounts and a variety of coverage options

Allstate also offers a variety of insurance products to help meet your needs, such as:

- Boat insurance
- Motorcycle insurance
- Personal Umbrella Policy
- Life insurance

Customer Care Center features and functionality are subject to change and may vary by state and/or product type. Interruptions in service may occur. If you register online, your access to certain features may be limited until you enter additional information or the Personal Activation Key that will be sent to you through the regular mail. Please see our online Terms of Use at allstate.com. Discounts subject to availability and qualifications. Amounts may vary. All coverages subject to policy terms, conditions, limitations and exclusions. Property insurance not available in all areas.

You're in Good Hands.®



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A closer look at an Allstate Auto Policy Declarations page.

Once you receive your Auto Policy Declarations, it's a good idea to check it over to make sure all the information is correct. If any information seems incorrect or if you have questions, contact your Allstate Agent or call 1-800-ALLSTATE.

How to read the Auto Policy Declarations page.

You can use the example below to help you locate key sections, but you should always look at your own policy for information specific to you.

1 Policy period. Auto policies typically cover six-month periods. By paying your renewal premium by the due date and time, your policy should automatically continue.

2 Driver(s) listed and vehicle(s) covered. This shows the named insured(s) and vehicle(s) listed on this insurance policy.

3 Total premium. Each vehicle you insure has its own premium amount. The total is for all the listed vehicles for the policy period. You may pay this amount in one lump sum or break it up into payments.

4 Coverages. If you have more than one car, the coverages will be listed out separately for each vehicle.

5 Discounts. Allstate offers many discounts. Any discounts you may have received are listed here.

Auto Policy Declarations		
Summary		
NAMED INSURED(S) Sample A Sample 123 West Street Anywhere USA 12345-1234	YOUR ALLSTATE AGENT IS Sample A Sample (123) 456-7890 123 West Street Anywhere USA 12345	YOUR BILL will arrive in mailing if you your premium
POLICY NUMBER 1 23 456789 01/01	POLICY PERIOD Jan. 1 to July 1 at 12:01 A.M. standard time	
DRIVER(S) LISTED Sample	DRIVER(S) EXCLUDED None	
VEHICLES COVERED 1. 05 Compact Car	VEHICLE ID NUMBER 1ABCD12345678901	LIENHOLDER ABC Motor C
Total Premium		
Premium for 05 Compact Car		\$000.00
TOTAL		\$000.00
✓ Your total premium reflects a combined discount of \$000.00 Your Policy Effective Date is Jan. 1		

Policy Number: 1 23 456789 01/01 Policy Effective Date: Jan. 1		Your Agent: Sample A Sample (123) 456-7890	
COVERAGE FOR VEHICLE # 1			
2005 Compact Car			
COVERAGE	LIMITS	DEDUCTIBLE	PREMIUM
Automobile Liability Insurance			
• Bodily Injury	\$00,000	each person	Not Applicable
• Property Damage	\$00,000	each occurrence	\$000.00
Uninsured Motorists Insurance			
• Bodily Injury	\$00,000	each person	Not Applicable
(Includes Underinsured Motorists Protection)	\$00,000	each accident	\$00.00
Uninsured Motorists Insurance limits of insured vehicles cannot be stacked or aggregated.			
Automobile Medical Payments	\$0,000	each person	Not Applicable
Auto Collision Insurance	Actual Cash Value	\$000	\$000.00
Auto Comprehensive Insurance	Actual Cash Value	\$000	\$00.00
Rental Reimbursement Coverage	up to \$00 per day for a maximum of 00 days	Not Applicable	\$00.00
Total Premium for 05 Compact Car			\$000.00
DISCOUNTS			
Your premium for this vehicle reflects the following discounts:			
Anti-theft	\$00.00	Passive Restraint	\$0.00
Antilock Brakes	\$00.00	Premier Plus	\$000.00
RATING INFORMATION			
This vehicle is driven a maximum of 0,000 miles per year, 0-0 miles to work/school, unmarried female age 00, good driver rate			



Had an accident? Allstate is here for you.

When the unexpected happens, sometimes it's hard to think of what to do next. To make it all a little easier, here are some suggestions.

In case of an auto accident:

1. **Stay calm.**

Determine the extent of injuries or damage. If needed, obtain medical assistance. Check your surroundings and exit the vehicle if it is safe to do so. Then, check on others involved in the accident.

2. **Call the police to file an accident report.**

Don't leave the accident scene. If the vehicle cannot be moved safely, close all doors and turn on your vehicle's hazard lights. If it can be done safely, move the vehicle to a safe location.

3. **Limit discussion of the accident.**

Talk only with the police and your Allstate Agent or an Allstate claim representative. Don't admit fault or liability at the scene or at any time.

4. **Get the facts and essential details at the scene.**

It's important to record the names, phone numbers, addresses, license plate numbers and insurance companies of anyone involved in the accident.

5. **Report even a minor accident to us immediately.**

Call your Allstate Agent, 1-800-ALLSTATE or log on to the Customer Care Center at allstate.com any time.

6. **Check the status of your claim.**

Once you've filed a claim, you'll get a claim number for easy tracking. You can talk to your Allstate claim representative or Allstate Agent, call 1-800-ALLSTATE or log on to the Customer Care Center at allstate.com.



< You may want to cut this page out and keep it in your car so you can refer to it in case of an accident.



What to expect from your Allstate claim representative.

If you get into an accident, you'll be in Good Hands® with Allstate. Our claim representatives will listen to you and your situation before determining next steps. Below is an example of a typical claim process. The steps in handling your claim will vary depending on the type of loss.

1. Establish what happened.

- Gather the facts from everyone involved
- Determine if coverage applies and the corresponding limits
- Decide who is liable
- Investigate and resolve any discrepancies

2. Inspect and estimate damages.

- Inspect the vehicle and identify related injuries, if applicable
- Prepare an estimate and determine if the vehicle will be repaired or replaced
- Discuss repair options if the vehicle is repairable
- Determine value if the vehicle is a total loss

3. Complete the claim process.

- Pay for vehicle repair, or pay for reimbursement of the vehicle, subject to your policy limits
- Finalize all necessary paperwork

If you have any questions about the process, you should contact your Allstate Agent or Allstate claim representative.





Auto Insurance Q&A

Are there ways I can save on my car insurance?

If you haven't talked to Allstate about discounts recently, a simple call could help you save money. For instance, if you insure both your car and home with Allstate, you could save on both. You may also qualify for a discount if you are a full-time student, or if you're 55 or older and not employed full-time.

What happens if I'm late with a payment or I miss a payment?

By missing a payment or sending your payment late, you risk a surcharge or being sent a notice of cancellation. It's always a good idea to pay at least the minimum amount due by the due date and time.

Is there a more convenient way to pay my bill?

You could apply for the Allstate® Easy Pay Plan and have your Allstate premium automatically deducted from your checking or savings account. You can fill out an authorization form by contacting your Allstate Agent, calling 1-800-ALLSTATE or logging on to the Customer Care Center at allstate.com. Allstate also accepts most major credit and debit cards.

If I'm in an accident, do I have coverage for a rental car? How long can I keep my rental car?

If you've selected the Rental Reimbursement option, Allstate generally pays up to a daily policy limit until repairs are completed, up to 30 days following a covered loss. See your policy for a complete description of terms and limitations.

My teen is about to enter the driving world. Is there something I can do to prepare?

Talk with them. To help you do this, Allstate offers a range of tools including a Parent-Teen Driving Contract, DVDs for teen drivers, and tips for how to help teens keep a safe driving record. For more details, just talk to your Allstate Agent, call 1-800-ALLSTATE or visit allstate.com/teen. Be sure to ask about a Good Student Discount if your teen is a full-time student.

I'm thinking of buying a motorcycle. Can I just add it to my auto policy?

Unfortunately, no. Having the right motorcycle coverage is very important and also very different from your car insurance, so you will need a separate policy. Call Allstate to discuss the types of coverage available. You might also qualify for a multi-line discount.

We're available 24/7

Call an **Allstate Agent** or **1-800-ALLSTATE** or go to **www.allstate.com**



A closer look at an Allstate Homeowners Policy Declarations page.

Once you receive your Homeowners Policy Declarations, it's a good idea to check it over to make sure all the information is correct. If any information seems incorrect, or if you have questions, contact your Allstate Agent or call 1-800-ALLSTATE.

How to read the Homeowners Policy Declarations page.

You can use the example below to help you locate key sections, but you should always look at your own policy for information specific to you.

1 Policy period. The premium period for homeowners policies is typically one year.

2 Location of property insured. Please make sure this address is correct.

3 Premium. This is the total cost for this policy period excluding any credits or previous balance due. You can pay this in one lump sum or break it up into payments.

4 Coverages. It's very important to double check this section to make sure the information is correct.

5 Discounts. Allstate offers many discounts. Any discounts you may have received are listed here.

Homeowners Policy Declarations

Summary

NAMED INSURED(S) Sample A Sample & Sample 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 (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	\$000.00	
TOTAL	\$000.00	

Your policy change(s) are effective as of Feb. 2

Policy Number: 0 03 001234 09/01
For Premium Period Beginning: Sep. 1

Your Agent: Sample A Sample (123) 456-7890

COVERAGE AND APPLICABLE DEDUCTIBLES (See Policy for Applicable Terms, Conditions and Exclusions)	4	LIMITS OF LIABILITY
Dwelling Protection - No Replacement Guarantee • \$000 All Peril Deductible Applies		\$000,000
Other Structures Protection • \$000 All Peril Deductible Applies		\$00,000
Personal Property Protection - Actual Cash Value • \$000 All Peril Deductible Applies		\$00,000
Additional Living Expense		Up To 12 Months
Family Liability Protection		\$000,000 each occurrence
Guest Medical Protection		\$0,000 each person
DISCOUNTS 55 and Retired Age of Home	5 Your premium reflects the following discounts on applicable coverage(s): 00 % Claim Free 0 %	00 %
RATING INFORMATION The dwelling is of Brick construction and is occupied by 1 family		



Damage to your home? Allstate is here for you.

When the unexpected happens, sometimes it's hard to think of what to do next. To make it a little easier, here are some suggestions.

In case of a homeowners claim:

1. **Contact Allstate immediately.**

Call your Allstate Agent, call 1-800-ALLSTATE or log on to the Customer Care Center at allstate.com for 24-hour assistance. We'll get the claim process started immediately. We can answer questions and arrange to handle covered losses. If you've had a theft, contact the police first.

2. **Prevent further damage.**

Without risking your own safety, make temporary repairs to prevent further damage. Your Allstate claim representative can offer referrals for qualified vendors and talk to you about emergency repairs to help prevent any additional property damage.

3. **Document the damage.**

For any emergency repairs, it may be necessary to photograph the damage before repair work begins. Don't throw away any furniture or personal items until a claim representative has inspected them, and keep all receipts for temporary repairs or extra living expenses.

4. **Check the status of your claim.**

Once you've filed a claim, you'll get a claim number for easy tracking. You can talk to your Allstate claim representative or Allstate Agent, call 1-800-ALLSTATE or log on to the Customer Care Center at allstate.com.





What to expect from your Allstate claim representative.

If you're filing a homeowners claim, you might already be facing difficulties. Our job is to make it easier for you to get back to your life. Below is an example of a typical claim process. The steps your claim representative takes in handling your claim will vary depending on the type of loss.

1. **Establish what happened.**

- Gather the facts from everyone involved
- Determine if coverage applies and the corresponding limits
- Decide who is liable
- Investigate and resolve any discrepancies

2. **Inspect and estimate damages.**

- Inspect the home and identify related injuries, if applicable
- Prepare an estimate and determine if parts of the home will be repaired or replaced
- Discuss repair options if the home is repairable
- Determine value if the home is a total loss

3. **Complete the claim process.**

- Pay for home repair, or pay for reimbursement of the home, subject to policy limits
- Finalize all necessary paperwork

If you have any questions about the process, you should contact your Allstate Agent or Allstate claim representative.



Let's stay in touch.

More than just insurance.

Today you may need to insure your car or home, tomorrow you may need to start saving for your child's college education. That's why Allstate offers a wide range of products that can help meet your needs through every stage of your life:

- Boat/motor home insurance
- Motorcycle/ATV insurance
- Renters insurance
- Business insurance
- Personal Umbrella Policy
- Life insurance¹
- Fixed and variable annuities¹
- Traditional and Roth IRAs
- CDs and money markets
- Mutual funds
- College savings plans

If you're not sure what type of additional insurance is right for you, talk to Allstate. We also offer complimentary insurance and financial reviews. To find out how the experience and knowledge of Allstate can help you, talk to your Allstate Agent, call 1-800-ALLSTATE or go to allstate.com.

Pay your premiums automatically.

With the Allstate® Easy Pay Plan, your Allstate premiums can be paid automatically through deductions from your checking or savings account. So you never have to worry about writing checks or sending them in the mail. It's easy to apply. Just fill out an authorization form:

- Call your Allstate Agent
- Contact an Allstate representative at 1-800-ALLSTATE
- Log on to the Customer Care Center at www.allstate.com

Allstate also accepts most major credit and debit cards.

Allstate is here for you — and your friends.

We hope you're pleased with the service Allstate provides and will share your positive experience with friends or family. If you think we can help them with their protection needs, and perhaps save them money, please tell them to contact us. We'd be happy to help.

We're available 24/7

Call an **Allstate Agent** or **1-800-ALLSTATE** or go to **www.allstate.com**

¹Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA). Registered Broker-Dealer. Member FINRA, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506. 877-525-5727. Securities products include variable annuities and variable universal life.



Homeowners Insurance Q&A

How can I save money on my homeowners insurance?

Allstate offers many discounts that can help you save money on your insurance. For instance, you may qualify for a discount if your home has been renovated in the last 10 years, if you are 55 or older and not employed full-time, or if your home has smoke alarms, fire extinguishers or a security system. And, if you insure both your home and car with Allstate, you could save on both. If you haven't already, talk to your Allstate Agent or an Allstate representative at 1-800-ALLSTATE about discounts.

My neighbor just purchased flood insurance, should I do the same?

It's always a good idea to determine whether you should have flood insurance. Call your Allstate Agent or 1-800-ALLSTATE to find out if your community participates in the National Flood Insurance Program.

Why might you need flood insurance?

Because less than 50% of all flooding incidents are awarded a Federal Disaster Assistance declaration, and most disaster assistance is provided in the form of a loan that must be repaid with interest.

Does my Allstate homeowners policy cover my personal belongings away from home if they are stolen?

Yes. Allstate provides coverage, up to your policy limits, not only for theft at home but anywhere in the world.

Are there additional coverages I can add to my homeowners policy?

Depending on the state you live in, Allstate offers optional coverages you can add to your policy to increase your property protection. For instance, you can purchase extended coverage for jewelry, furs, art, antiques, collectibles and equipment you may use for business. You can also get identity restoration reimbursement coverage or a Personal Umbrella Policy that provides additional liability protection. Talk to your Allstate Agent or an Allstate representative at 1-800-ALLSTATE about your additional needs.

Can I make one payment for multiple policies?

Allstate auto and home policies are billed and mailed separately. If paying at an Allstate agency, yes, you may conveniently make one payment for multiple policies. If paying by mail, 1-800-ALLSTATE or online, you need to pay separately.

If you're looking for an easier way to pay your bills, consider the Allstate® Easy Pay Plan. You can fill out an authorization form by calling your Allstate Agent or 1-800-ALLSTATE or by logging on to the Customer Care Center at allstate.com. Allstate also accepts most major credit and debit cards.

Remember, you can always talk to your Allstate Agent or call 1-800-ALLSTATE any time.

Useful insurance terms

Bodily Injury Coverage — Typically provides coverage if you or a covered driver is legally liable for damages resulting from a covered auto accident where others are injured or killed.

Claim — A request for an insurance company to pay for a loss.

Collision Coverage — Typically helps pay to repair or replace your insured car after a covered accident.

Comprehensive Coverage — Typically helps pay for covered damages to your insured car resulting from a peril other than a collision, such as theft, windstorm or flood, to name a few.

Covered Peril — An event causing damage to your home or property that is covered by your insurance. Fire, lightning, and wind and hail damage are some examples of covered perils.

Deductible — The deductible is the portion of a covered loss you pay before the insurance company becomes responsible for payment under the policy.

Liability — Typically helps protect you for damages to others that you're legally obligated to pay.

Limits — A coverage limit determines the most an insurance company will pay for a covered loss under a particular coverage. Some limits apply to each person, and others apply to each occurrence.

Medical Payments Coverage — Typically helps provide payment for the insured, covered family members and covered passengers for their reasonable and necessary medical treatment for bodily injury caused by a covered accident.

Personal Injury Protection — Typically provides coverage for an insured person, covered family members and covered passengers for certain reasonable and necessary expenses, such as medical and hospital expenses, income continuation, loss of services, and funeral expenses for bodily injury caused by a covered accident, regardless of who was at fault.

Property Damage Coverage — Typically provides coverage if you damage someone's property and are legally obligated to pay.

"I want an insurance company that STANDS FOR SOMETHING."

With more than 75 years of experience, Allstate has a strong tradition of being there when people need us.

We have innovative insurance for your life's needs, financial solutions to help you save and dedicated representatives to help you sort it all out. We also have a long history as a leader in helping to make our highways safer.

With Allstate, you can feel better protected and more in control of your future than ever before. Are you in Good Hands®?

How to contact Allstate

- Call your Allstate Agent
- Call 1-800-ALLSTATE
- Go to www.allstate.com



Allstate®

You're in good hands.®

Auto
Home
Life
Retirement

Insurance and discounts subject to availability and qualifications. Insurance subject to terms and conditions.

Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA). Registered Broker-Dealer. Member FINRA, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506. 877-525-5727.

Life insurance and fixed annuities issued by Allstate Life Insurance Company: Northbrook, IL and Lincoln Benefit Life Insurance Company: Lincoln, NE. In New York, life insurance and fixed annuities issued by Allstate Life Insurance Company of New York: Hauppauge, NY. Variable annuities issued by companies unrelated to Allstate.

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. Motor Club membership available from Allstate Motor Club, Inc.: South Barrington, IL.

Deposit products such as CDs are offered through Allstate Bank, member FDIC. Non-deposit investment products sold by other companies within the Allstate family of companies are not insured by the FDIC, are not a deposit or other obligation of, or guaranteed by, Allstate Bank and may be subject to investment risks, including possible loss of principal amount invested. In certain states, the referral of CDs is limited by state securities laws to Agents who are registered securities representatives. Allstate agencies receive compensation for the referral of Allstate Bank CDs, which may vary depending on the size and term of the certificate.