



**Allstate**<sup>®</sup>

You're in good hands.<sup>®</sup>

Auto  
Home  
Life  
Retirement

# Homeowners Insurance *made simple*



## What's included:

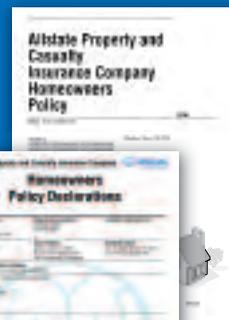
- How to read your Allstate Policy Declarations
- Protecting your home and personal property
- Understanding deductibles
- Additional protection
- How to file a claim

# Knowledge is power.

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

**If you're an Allstate customer**, you can read this brochure along with your Allstate Homeowners Policy Declarations and the Homeowners 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 homeowners insurance. If you have any questions, call your local Allstate Agent.



## 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](http://allstate.com)

# 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.

## 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
- Snowmobile
- Boat
- 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

## Other Protection Options

- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®

## Financial Protection

- Life insurance
- Education funds
- Retirement
- Banking and Savings

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



## How to read your Homeowners Policy Declarations.

Your Homeowners Policy Declarations “declares” the choices you’ve made for your home insurance policy, such as deductibles for some coverages as well as optional protection you may have purchased.

You’ll receive a new Allstate Homeowners Policy Declarations every renewal period, which is typically one year.

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

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



# An overview of homeowners insurance.

Allstate homeowners insurance protects you and your family in many kinds of situations involving your home and the things you own. This brochure summarizes key information about Allstate homeowners insurance including:

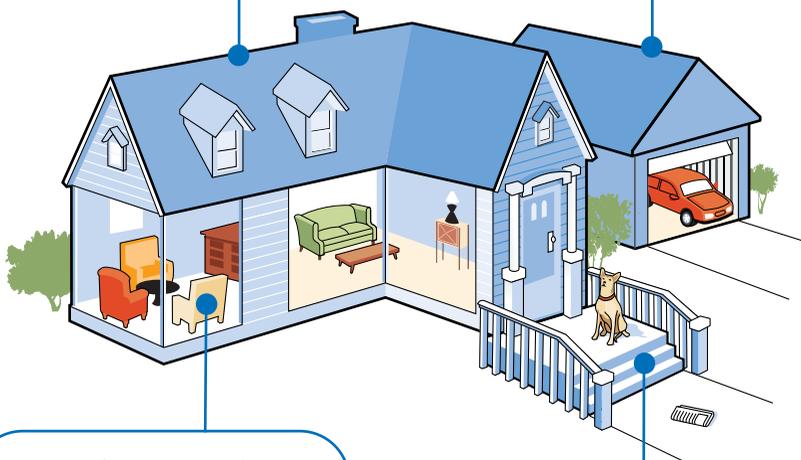
- *Home and other structures*
- *Personal property*
- *Deductibles*
- *Other ways you're protected*
- *What may not be covered*
- *Optional protection you can buy*
- *Claims*

**Your Dwelling** is covered under your policy and includes your home and structures such as a garage or deck that are *attached* to your home.

*Read more about Dwelling Protection on pages 7-8.*

**Other Structures** are covered under your policy and include buildings such as a garage or storage shed that are *separate* from the house.

*Read more about Other Structures Protection on pages 7-8.*



**Personal Property** such as furniture and other contents are typically covered.

*Read more about Personal Property Protection on pages 9-11.*

**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 13.*

# Your home and buildings are protected.

Homeowners insurance can help protect your most important asset. The property section of your policy includes two basic types of protection:

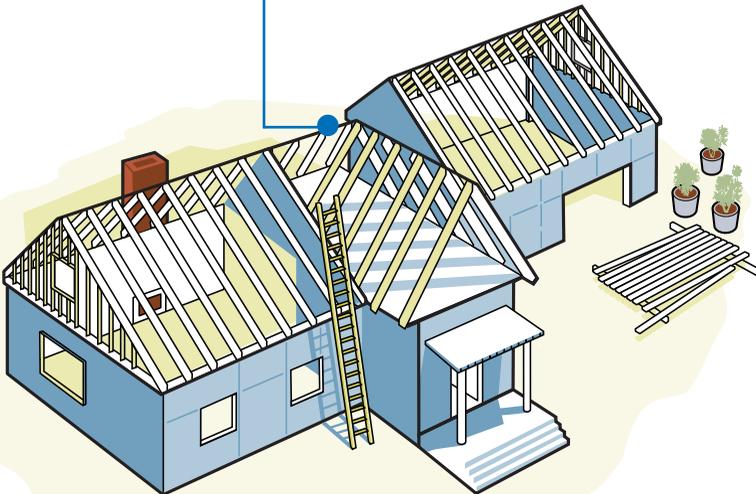


**Dwelling Protection** covers the home you live in and other structures attached to it such as a garage, porch or deck.



**Other Structures Protection** covers other buildings on your property that are separate from your home, such as a stand-alone garage or a shed.

**If your home or garage is damaged,**  
your homeowners insurance can help  
you repair or replace it.



## Allstate covers a range of perils.

Allstate homeowners insurance typically covers a range of perils. Below are a few of the most common ones.

- *Theft*
- *Fire and smoke*
- *Windstorm or hail*
- *Falling objects*
- *Freezing of plumbing*
- *Car crash into home*
- *Water damage from plumbing, furnace/AC or water heater*

## What if your home is too damaged to live in?

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



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

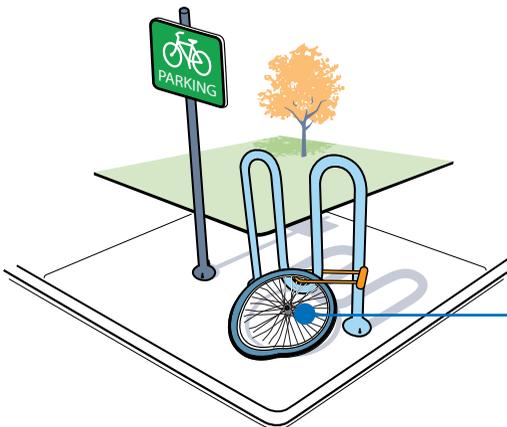
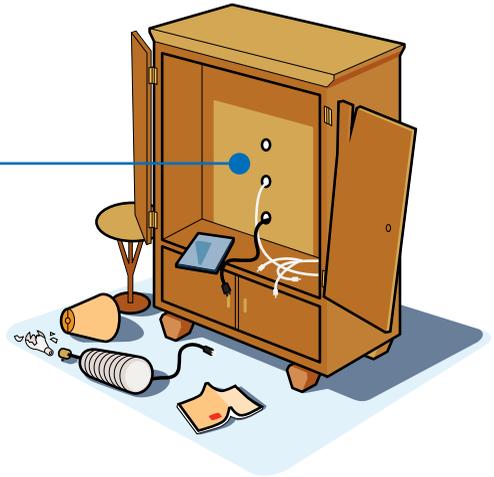
# Most of your belongings are covered, too.

Allstate homeowners insurance includes coverage that can help you pay for losses that occur in your home such as burglary or fire. It can even protect you from loss away from home such as in a hotel. Keep in mind that a deductible will apply. (See page 12 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 home or destroyed by fire,** your homeowners insurance can help you replace them.



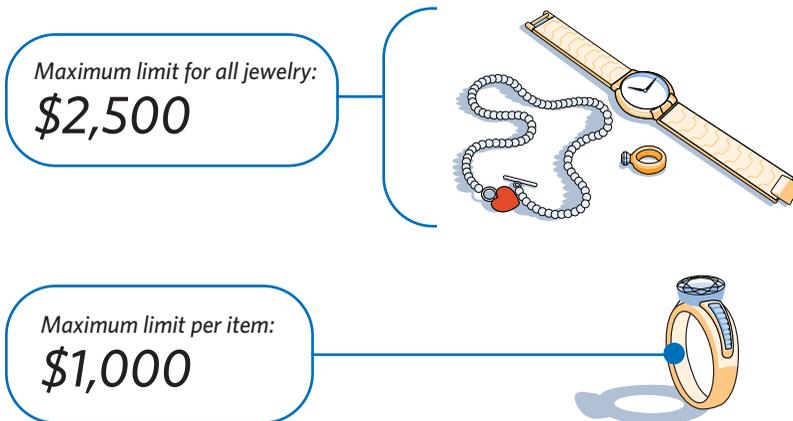
**If your belongings are stolen or damaged outside of your home,** your homeowners insurance can help you replace them.

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

## 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 homeowner has a \$2,500 limit for all of the jewelry she owns, with a \$1,000 limit per single item.



**Note:** This is just an example. Your actual limits 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 Allstate Policy Declarations under Coverage and Applicable Deductibles or under the Scheduled Personal Property section.

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

## Actual Cash Value vs. Reimbursement Provision.

The value of most of your belongings decreases over time. With Allstate homeowners insurance, you're 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 the 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.

## How to review what you've chosen.

If you have Allstate homeowners insurance, you can review which type of coverage you have purchased by looking at your Policy Declarations under Personal Property. With either coverage, a deductible will apply. (See next page for more about deductibles.)

# 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 living room and starts a fire. It will cost \$5,000 to replace the damaged furniture and drapes.



Homeowner has **\$500** deductible for Personal Property Protection.

Homeowner pays:

Insurance pays:

**\$500**

**\$4,500**

## More about deductibles.

- Not all coverages will have a deductible. However, a deductible will always apply to Allstate's Dwelling, Other Structures and Personal Property coverages.
- 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.

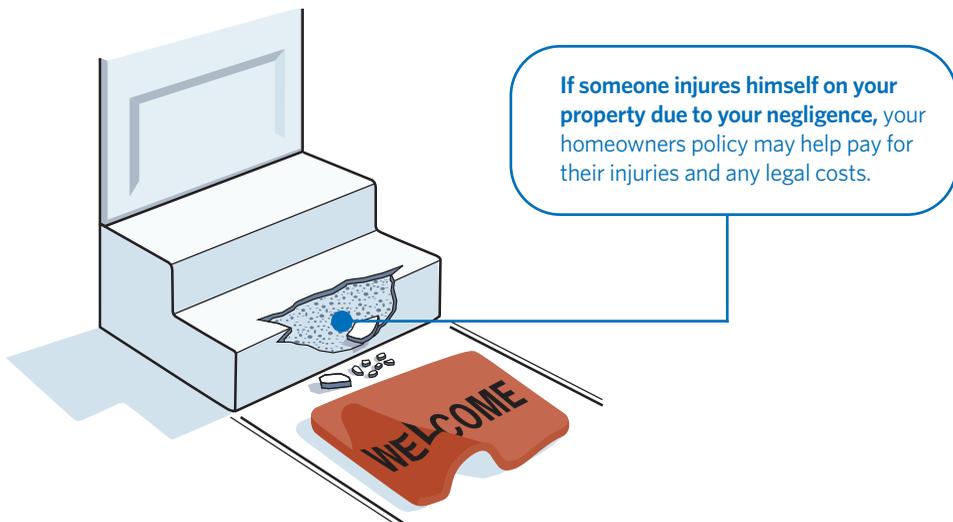
# Your homeowners policy can help you in case of an accident.

Allstate homeowners insurance includes Family Liability and Guest Medical Protection to help protect you in other situations, too.

For example, let's say there's a loose handrail in your house and it causes someone to fall. You may be found negligent for not repairing the handrail and therefore be legally responsible to pay for the injured person's medical bills and lost wages.



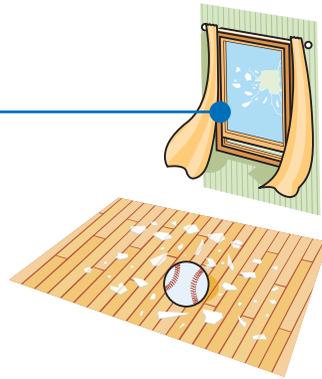
**Family Liability Protection** can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.\*



\*For more protection, you may be able to increase this coverage on your Allstate policy or buy a Personal Umbrella Policy (PUP). See page 16 for more information about PUP.

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

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



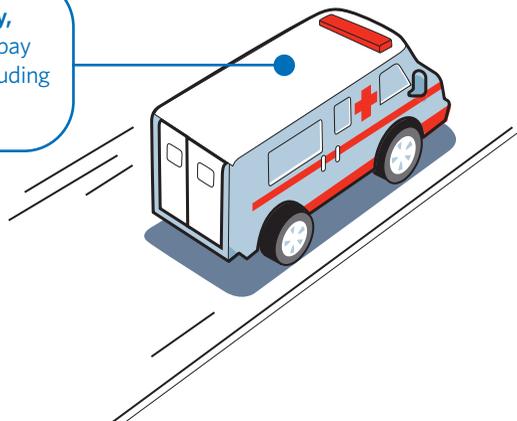
## What if a guest is injured in your home?

If a guest has an accident in your home and it's not covered by Family Liability, your homeowners policy may help.



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

**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.



# Homeowners insurance doesn't cover everything.

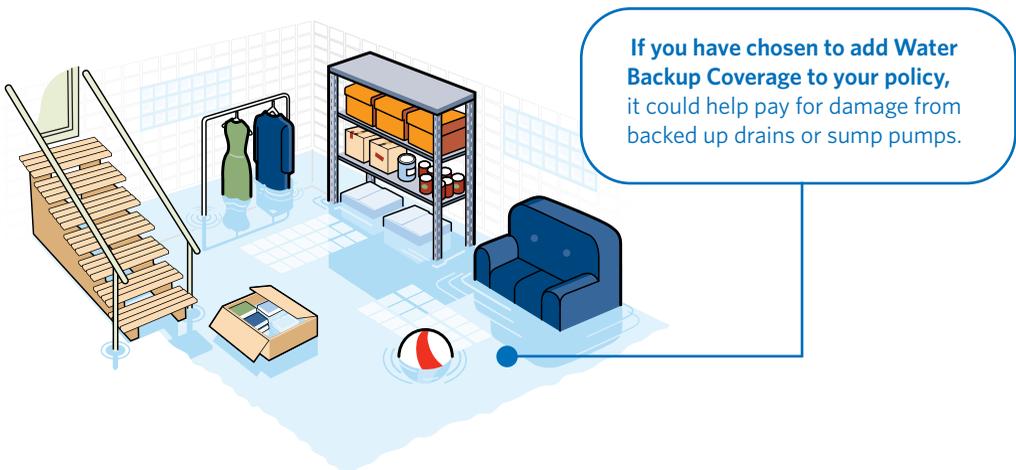
Homeowners insurance protects a home from accidental and sudden losses. However, there are some losses that aren't covered.

## Breakdowns in the home.

Most homeowners 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.

Typically, floods, earthquakes and water (sewer) backups are excluded from most homeowners insurance. If you want to purchase additional insurance to cover these events, talk to your local 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

Look under Coverage on your Allstate 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.



**Water Backup**

Helps cover damage in your home from backed up drains or broken sump pumps.



**Increased coverage on business property**

Protects items you're keeping in your home as business samples or for sale.

## 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). Or call 1-800-ALLSTATE.



**Personal Umbrella Policy (PUP)**

If someone sues you over an accident and the settlement exceeds the liability limits on your auto and/or home 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](https://www.allstate.com)*
- *Call your local Allstate Agent*

To track your claim, call your Allstate claim representative, your Allstate Agent or log on to your account at [allstate.com](https://www.allstate.com).

## What happens next?

The Allstate 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 homes 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).

## 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 claim 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 [www.allstate.com/homeinventory](http://www.allstate.com/homeinventory).

**Q: My repair person has found additional damage from the loss that wasn't on the initial estimate. What do I do?**

**A:** Once the repair process begins, further damages could be found. If this happens, call your Allstate claim representative, who will arrange to investigate the newly found damages. Sometimes there's no need for us to physically inspect the damage and an additional payment, up to the policy limit, can be issued right away.

**Q: What if I don't agree with the estimate I received?**

**A:** When you disagree with our evaluation of damages, please contact your Allstate claim representative or your Allstate Agent. Our commitment is to always settle claims as fairly as possible.

**Q: Why does the check I received from Allstate include the name of my mortgage holder?**

**A:** If you have a mortgage on your property, the mortgage holder is usually included on your policy along with your name. Most mortgage companies require that claims payment checks include the name(s) of the mortgage holder(s). Simply contact your mortgage holder to find out how to obtain their endorsement on the check.

**Q: How can I save money on my homeowners insurance?**

**A:** Allstate offers many discounts that can help you save 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 car and home or have auto and renters insurance with Allstate, you can save on both. Talk to your local Allstate Agent or call 1-800-ALLSTATE to make sure you're getting all the discounts you're eligible for.

**Q: My neighbor just purchased flood insurance. Should I do the same?**

**A:** Most homeowners insurance does not include flood insurance. 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. That's why it's a good idea to consider buying this extra protection. Call your local Allstate Agent or 1-800-ALLSTATE to find out more.

**Q: What is Reimbursement Extended Limits and how do I know if I have it?**

**A:** Reimbursement Extended Limits is a "coverage cushion" that extends the covered damage to your dwelling and other structures beyond the limit stated in your policy. In most states, this extra coverage is up to 120%. For example, if you had a limit of \$100,000 for your Dwelling Coverage, you could be reimbursed up to \$120,000 for a covered loss. This coverage could come in handy if a large storm or situation in your area increases the demand for building supplies. If prices go up unexpectedly, the amount needed to repair or replace your home could also go up. If you have purchased this optional coverage, it will appear on your Allstate Policy Declarations next to Dwelling Protection.

## Are you in Good Hands®?

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

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 roads and highways safer.

With Allstate, you can feel better protected and more in control of your future than ever before.

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

*Please note that this brochure is only a summary of homeowners insurance, written to illustrate in general terms how homeowners insurance works. The Allstate Homeowners 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.*

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](http://allstate.com) for complete information on other products and services.