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Knowledge is power.

Allstate wants you to feel more knowledgeable and confident about your home insurance. This eBrochure summarizes how Allstate[®] Homeowners Insurance helps protect you and your family in many kinds of situations.

By looking through this eBrochure, you can learn more about:

- » Coverages
- » Deductibles
- » Optional coverages



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Overview

Dwelling & Other Structures

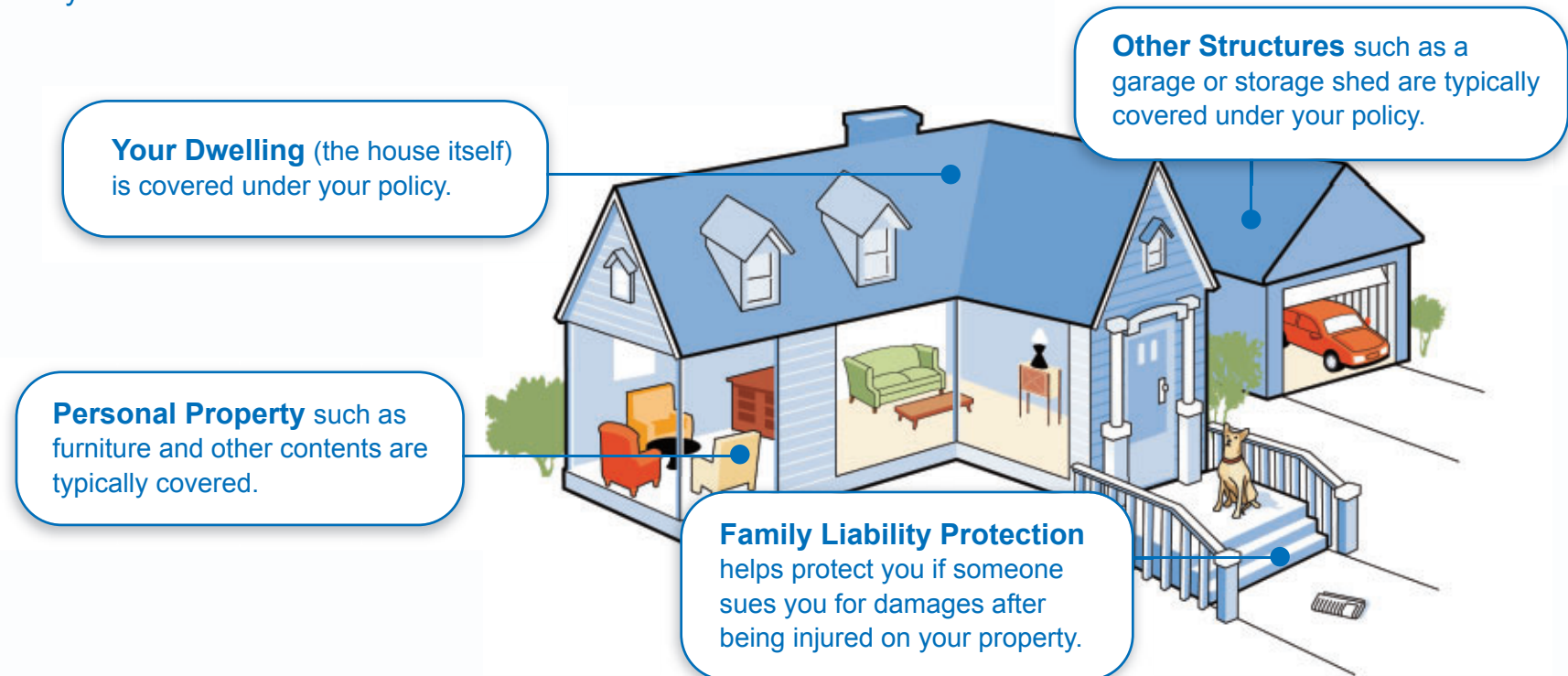
Personal Property

Perils Covered

Other Ways You're Protected

An overview of homeowners insurance

Allstate® Homeowners Insurance protects you and your family in many kinds of situations. Learn about the four basic ways you're covered with any Allstate homeowners policy by rolling over the image below.



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Dwelling & Other Structures

Your home may be your most important asset. An Allstate homeowners policy protects it in two ways:



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.

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Allstate[®] Homeowners Insurance includes coverage that can help you pay for:

- Losses that occur in your home such as burglary or fire
- Losses that occur away from home such as in a hotel

Keep in mind that a deductible will apply.



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.



*Personal Property is an insurance term that includes most of the contents of your home. Throughout this e-brochure, when we refer to belongings or items, we assume it's Personal Property that is covered under your policy.

[For important information, disclosures and limitations, click here.](#)

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Perils Covered

Allstate[®] Homeowners Insurance typically covers a range of perils, such as:

- 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



Your homeowners insurance can help protect your home and personal property from a range of perils – including fire.

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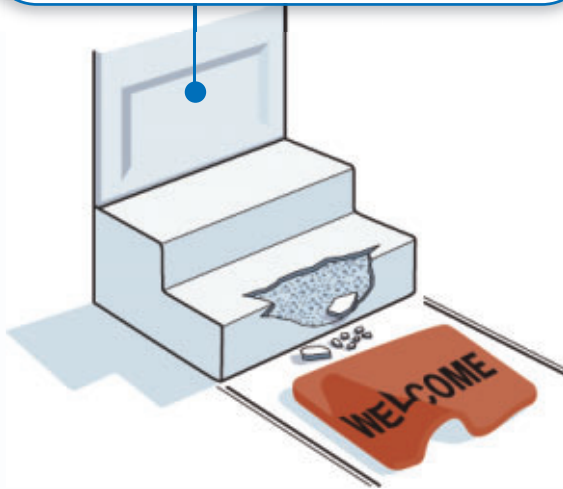
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If someone injures himself on your property, your homeowners policy may help you pay for their injuries.



Other Ways You're Protected

Allstate® Homeowners Insurance protects you and your family in ways you might not expect. In most cases, all three of these coverages are included in any Allstate homeowners policy.



Additional Living Expense reimburses you for reasonable increases in living expenses (such as rent, hotel and food) when a loss we cover makes your home uninhabitable.



Family Liability Protection can help pay for repairs, medical expenses and legal costs if you or a family member accidentally damages someone's property or injures another person.

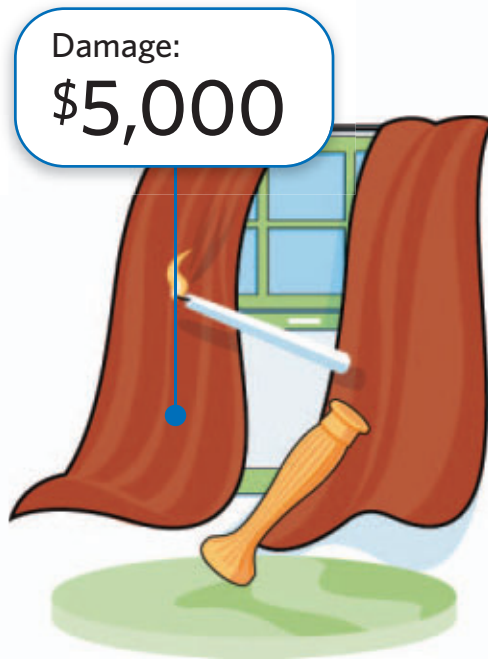


Guest Medical Protection can help pay for reasonable and necessary medical expenses (including surgery, x-rays and dental work) if a guest is injured on your property and it's not covered by Family Liability.

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Deductibles

A deductible is the amount of money you agree to pay to help repair or replace your car if you have a claim covered by your policy.

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 coverage

Homeowner pays:
\$500

Insurance pays:
\$4,500

Tip:

When available, choosing a higher deductible usually means a lower insurance premium.

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Optional Coverages

Losses such as flooding, earthquakes and water (sewer) backups are excluded from most Allstate[®] Homeowners Insurance. But you may be able to enhance your protection by adding coverages to your policy or purchasing a separate policy.

Available as add-ons



Extended coverage on jewelry, watches and furs

Increases limits for jewelry, watches and furs.



Scheduled Personal Property

Provides increased limits for appraised 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 from backed up drains or broken sump pumps.

Separate policies you can purchase



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.

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Call or e-mail your Allstate Agent today.

Your Allstate Agent can help you determine the homeowners insurance coverage that's right for you and find ways to save you money.

And with our range of innovative insurance and financial products, your Allstate Agent can also 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

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

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Frequently asked questions.

Q: What is Reimbursement Extended Limits?

A: Reimbursement Extended Limits extends coverage beyond the limit stated in your policy for your Dwelling and Other Structures coverages. In most states, this extra coverage is up to 120%. So 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.

Q: My home is worth a lot more than the Dwelling Coverage limit shown on my coverage. Why is that?

A: The amount of coverage for your Dwelling is based on the amount it would cost to reconstruct the building from the ground up. It does not take into consideration the value of your land – which in some areas is a big part of the total value of your property.

Q: I have some things in a storage locker. Are they covered under my Allstate homeowners policy?

A: In most cases, personal property you keep at a storage facility is covered property under your homeowners policy. Keep in mind that a deductible and an additional limit may apply.

Q: I'm traveling to Europe this summer. Will my personal property coverage protect me if my wallet or luggage gets stolen?

A: Yes, as long as you take reasonable steps to secure your property, your Allstate homeowners insurance covers your wallet, luggage and other belongings from theft anywhere you travel, up to the Personal Property limits of your policy. Just be sure to file a police report as you would at home and keep all documentation of the loss.

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Please note that this is only a summary of homeowners insurance, written to illustrate in general terms how homeowners insurance works. Your insurance policy is the legal contract that contains the terms and limitations of your coverage. 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 insurance 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.