



Allstate
You're in good hands.

Auto
Home
Life
Retirement

Auto Insurance *made simple*

CONTACT YOUR AGENT

COVERAGES

DEDUCTIBLES

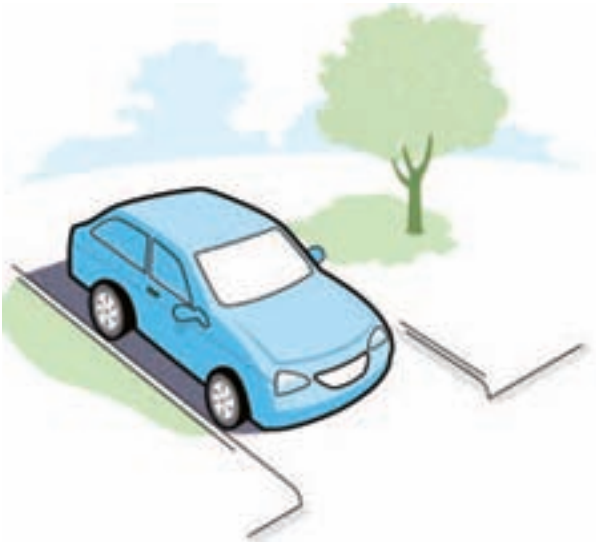
LIMITS

Knowledge is power.

Allstate wants you to feel more knowledgeable and confident about your auto insurance. This eBrochure summarizes how Allstate Auto Insurance helps protect you and your family in all kinds of situations involving a vehicle.

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

- » Coverages
- » Deductibles
- » Coverage limits





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COVERAGES

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LIMITS

Liability

Uninsured/Underinsured

Medical Payments

Collision/Comprehensive

Optional Coverages

Automobile Liability Insurance

Automobile Liability Insurance can help protect your assets. All drivers are required by law to have both of these liability coverages.



Bodily Injury Liability helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.



Property Damage Liability helps protect you from paying for the repair or replacement of another driver's car.



Who's typically covered under an Allstate policy?

For all coverages:

- You, the policy owner
- Any resident in your home who has a driver's license
- Anyone you give permission to use your car

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

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Uninsured/Underinsured Motorist Coverage

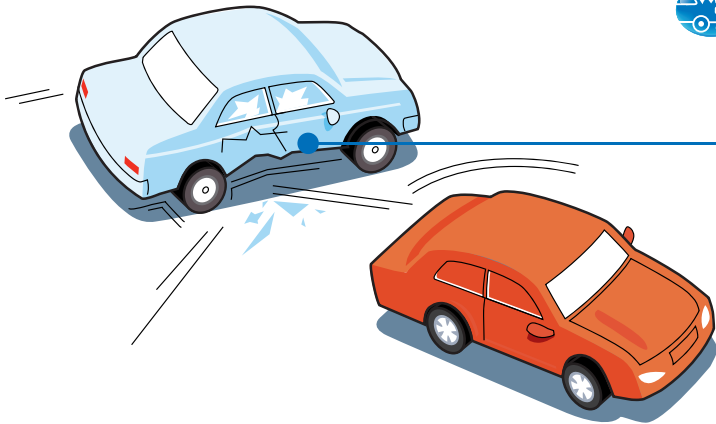
Uninsured/Underinsured Motorist Coverage can help protect you from drivers with no insurance. It's divided into two parts.



Bodily Injury Coverage includes your injuries or death, or those of your passengers or family members driving your car if it's hit by a driver with little or no insurance.



Property Damage Coverage includes damage to your car or property if you're hit by a driver with little or no insurance. (Not available in all states.)



If you are hurt in a covered car accident by a driver with little or no insurance, Allstate will help pay for medical expenses.

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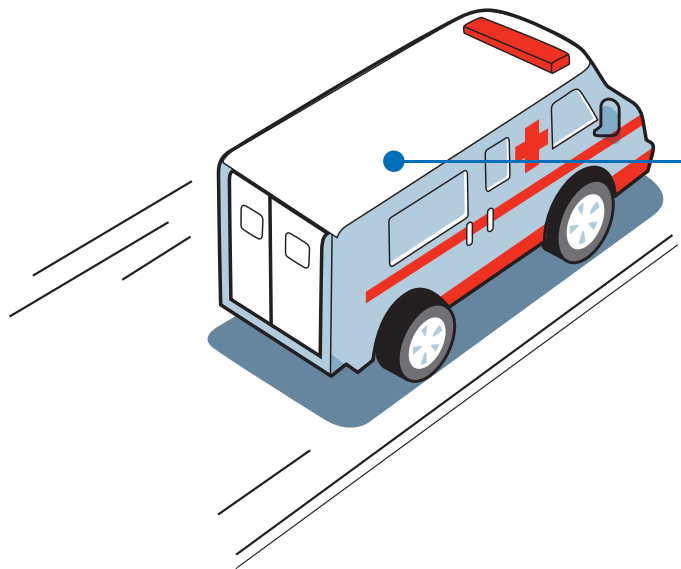
Optional Coverages

Automobile Medical Payments Coverage

Allstate Medical Payment Coverage can help pay for your injuries from an accident.*



Automobile Medical Payments Coverage can help pay for some of your medical costs or funeral expenses if you or anyone in your vehicle is injured in an accident.



If you're injured in a covered auto accident, Allstate will help pay for medical services — such as surgeries, x-rays, dental, nursing services and more — that you receive within one year of the accident. This coverage also applies if you're a pedestrian struck by a car.

* In some states this coverage is known as Personal Injury Protection and may cover additional expenses.

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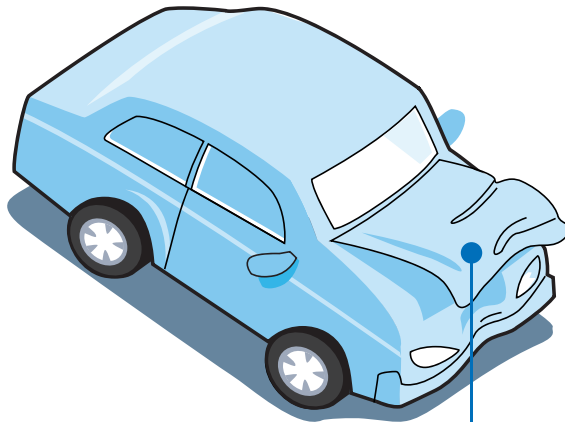
Liability

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Optional Coverages



Collision/Comprehensive Coverage

There are two types of coverages to consider that can help pay for damage to your car.



Collision Coverage pays for damage to your car if you collide with another car or something else such as a building, bridge or tree. If someone hits your parked car, this is considered a collision as well.



Comprehensive Coverage pays for damage or loss to your car caused by something other than a collision such as theft, fire, vandalism, windstorm or hitting an animal.

For each of these coverages, you may be responsible for the [deductible](#) amount you've selected.

If you're in a covered accident,
Collision or Comprehensive
Coverage can help pay for the
repair or replacement of your car.

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Optional Coverages

Allstate offers other coverages for additional protection for you and your car.



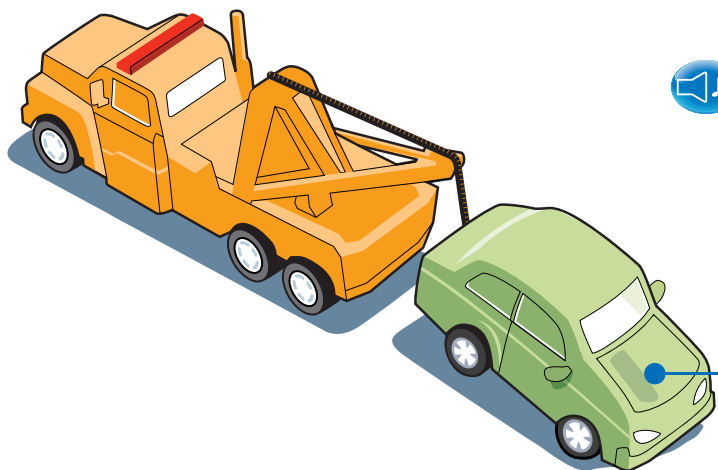
Towing and Labor Costs pay for towing and basic roadside-assistance expenses if you're stranded on the road.



Rental Reimbursement repays you for the cost of renting a car while yours is in the shop being repaired due to a covered accident — up to 30 days.



Sound System Coverage protects your investment from theft or damage if you've installed a high-end sound system in your car.



If you're stranded on the road,
Towing and Labor Costs can help
pay you for towing and other basic
roadside-assistance expenses.



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Damage:

\$5,000



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 driver damages his car in an accident and it will cost \$5,000 to repair.

Driver has \$500 deductible

Driver pays:
\$500

Insurance pays:
\$4,500

Tip:

Choosing a higher deductible means you might pay less for your insurance premium now, but you should be prepared to pay more out of your pocket later if you have an accident.

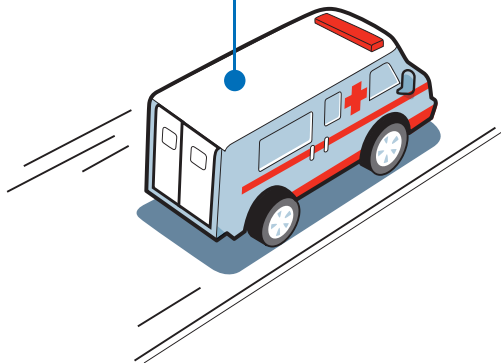
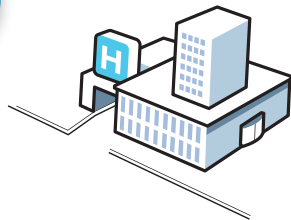
COVERAGES

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Coverage limits

Verdict for
injured person:
\$57,000



Each coverage has a limit. If you have an accident claim covered by your Allstate policy, Allstate agrees to pay for damages up to that coverage's limit.

Example: A driver causes an accident in which someone is injured. The case goes to trial and there is a verdict to compensate the injured person with \$57,000.

SCENARIO 1 Driver has **\$50,000** limit per person for Bodily Injury Liability

Insurance pays:
\$50,000

Driver pays:
\$7,000

SCENARIO 2 Driver has **\$100,000** limit per person for Bodily Injury Liability

Insurance pays:
\$57,000

Driver pays:
\$0

Tip:

Choosing a higher limit means you might pay more for your insurance premium now, but it could help protect you from having to pay other people's expenses later.

COVERAGES

DEDUCTIBLES

LIMITS

Call or e-mail your Allstate Agent today.

Your Allstate Agent can help you determine the auto 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.

Auto Insurance

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

Home Insurance

- » House
- » Condo
- » Renters
- » Manufactured home
- » Landlords Package Policy

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



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Frequently asked questions.

Q: My windshield was damaged by a falling rock. Is that covered?

A: In most cases, this type of damage is covered under your Comprehensive Coverage. For extra fast service, contact our Glass Claim Express at 1-800-626-4527.

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

A: 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. The good news is it won't cost you as much as you might think and you could qualify for a multi-line discount. Call your Allstate Agent for a quote.

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

A: Talk with them. To help you do this, Allstate offers a range of tools including an interactive Parent-Teen Driving Contract and tips for how to help teens keep safe on the road. For more information, talk to your Allstate Agent or visit www.allstateteendriver.com.

Q: The accident wasn't my fault. Shouldn't the other driver pay my deductible?

A: If the claim investigation reveals that there's a chance to recover the damages from the person responsible for the accident, Allstate will try to recover the damages, including your share of the deductible.

Q: Will my auto insurance pay for a rental car until my car is repaired?

A: If you have Allstate car insurance, you can select Rental Reimbursement as a coverage option which reimburses you for a car rental for up to 30 days after a covered claim, up to the dollar amount per day that's shown on your Policy Declarations. Research has shown that the average rental car cost is generally around \$30/day in most states and is higher for certain vehicles (e.g., minivan, large SUV, pick-up, etc.). If a rental is needed, the daily cost coupled with the average two-week time that a rental is needed could result in out-of-pocket expenses of \$450 or more if your car is in an accident or stolen.

COVERAGES

DEDUCTIBLES

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Please note that this is only a summary of auto insurance, written to illustrate in general terms how auto insurance works. The Allstate Auto 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 coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your 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.