



**Allstate**<sup>®</sup>

You're in good hands.

Auto  
Home  
Life  
Retirement

Renters Insurance

*made simple*



### What's inside:

- How to read an Allstate Renters Policy Declarations
- Understanding renters insurance
  - Coverages*
  - Deductibles*
  - Coverage limits*
- Additional protection
- How to file a claim
- What are your possessions worth

# Knowledge is power.

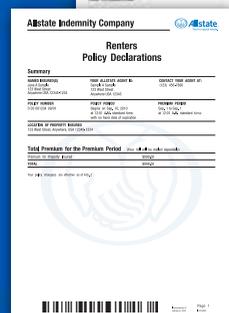
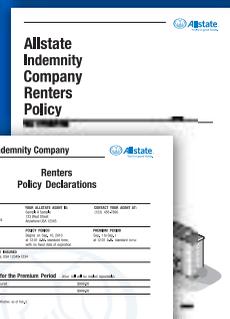
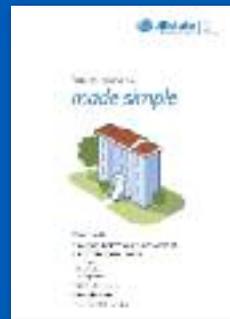
We created this guide to help you feel more knowledgeable and confident about renters insurance.

The average renter's possessions are worth about \$30,000\*. That's why it's important to have protection in case of fire, theft or other damage-related events.

**If you're considering Allstate® Renters Insurance**, this guide can help you better understand how we can help protect you.

**If you're an Allstate customer**, you can read this guide along with your Renters Policy Declarations and the Allstate Renters Insurance Policy. If you have any questions, please contact your Allstate Agent.

*You can also download this guide at*  
**[allstate.com/RentersMadeSimple](http://allstate.com/RentersMadeSimple)**



## 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)
- Download the Allstate<sup>SM</sup> Mobile app at [allstate.com/mobile](http://allstate.com/mobile)

\*\$30,000 is a rounded national estimate of personal property value for a standard two-room apartment. Actual values may vary.

# 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 what's important to you.

## 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

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

## Business Insurance

- Business auto and property
- General liability

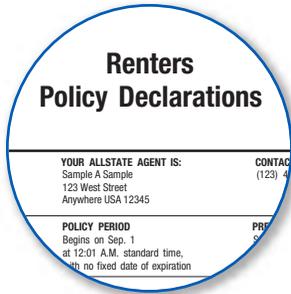
## Other Protection Options

- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good Hands<sup>SM</sup> Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

## Financial Protection

- Life insurance
- IRAs and retirement
- Annuities

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



## How to read your Renters Policy Declarations.

When you purchase an Allstate® Renters Insurance policy, you'll receive a Policy Declarations. This document "declares" the choices you've made for your renters insurance policy, such as deductibles for some coverages as well as optional protection you may have purchased. *It's important to note that the Policy Declarations is **not** a bill.*

You'll receive a new Allstate Renters Policy Declarations every renewal period, which is typically one year. 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 Renters 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? Call your local Allstate Agent or 1-800-ALLSTATE.

**Location of property.**  
This shows the address of the insured residence.

**Policy period.**  
Renters policies typically cover a one-year period. Pay your premium by the due date, and your policy automatically continues for the time period shown.

**Total Premium.**  
This is the amount you pay, whether in full or by installment, for your property's insurance protection for a one-year policy period and includes all the coverages you have selected.

**Allstate Indemnity Company**

 **Allstate**  
You're in good hands.

## Renters Policy Declarations

<b>SUMMARY</b>		
<b>NAME (PRINT):</b> John A. Sample 100 First Street Anytown, IA 52501-1234	<b>YOUR ADDRESS (PRINT):</b> 100 First Street Anytown, IA, 52501	<b>CLASS OF YOUR HOME (M):</b> (R2) 400-7000
<b>POLICY NUMBER:</b> 03 001234 0501	<b>POLICY PERIOD:</b> Expires on Day 1 of 2010. All specified items will be first class if applicable.	<b>PREMIUM PERIOD:</b> Day 1 to Day 1 of 2010. All standard rates.
<b>LOCATION OF PROPERTY (PRINT):</b> 100 First Street, Anytown, IA, 52501-1234		
<b>Total Premium for the Premium Period (This will be used to calculate your rate)</b>		
<b>DATE:</b>		<b>AMOUNT:</b> \$7,000

**Coverages.**  
This shows all the coverages you have as part of your renters insurance.  
*For more about coverages, see pages 4-13 of this guide.*

**Limits of liability.**  
This shows the maximum limit Allstate will pay for each covered loss.\*  
*For more about limits, see page 7 of this guide.*

**Allstate Indemnity Company**

 **Allstate**  
You're in good hands.

Policy Number: 03 001234 0501 Your Agent: Sample A. Sample (123) 456-7890  
For Premium Period Beginning: Sep. 1 2010

COVERAGE AND APPLICABLE DEDUCTIBLES (See Policy for Applicable Terms, Conditions and Exclusions)	LIMITS OF LIABILITY
Personal Property Protection - Reimbursement Provision ▪ \$250 All Peril Deductible Applies	\$70,200
Additional Living Expense	Up to 12 Months
Family Liability Protection	\$100,000 each occurrence
Guest Medical Protection	\$1,000 each person
Extended Coverage on Jewelry, Watches and Furs ▪ \$250 All Peril Deductible Applies	\$10,000 per occurrence \$2,500 per item

**DISCOUNTS** Your premium reflects the following discounts on applicable coverage(s):  
Protective Device 5 % Home and Auto 20 %

**RATING INFORMATION**  
The dwelling is of Fire Resistive construction and is occupied by 16 families

**Deductibles.**  
A deductible is the amount you pay out of pocket when you file a claim for a covered loss.\* Your policy's deductibles will be shown under each coverage.  
*For more about deductibles, see page 9 of this guide.*

**Discounts.**  
Any discounts you may have received are listed here.

**Personal Property.** This shows whether you've chosen Actual Cash Value or the Reimbursement Provision.  
*See page 8 for more information.*

Sample of an Allstate Renters Policy Declarations

\*What does "covered loss" mean?  
It's an insurance term that means a loss that falls within the bounds of the policy. Throughout this guide, when we refer to a loss, we assume it is a covered loss.

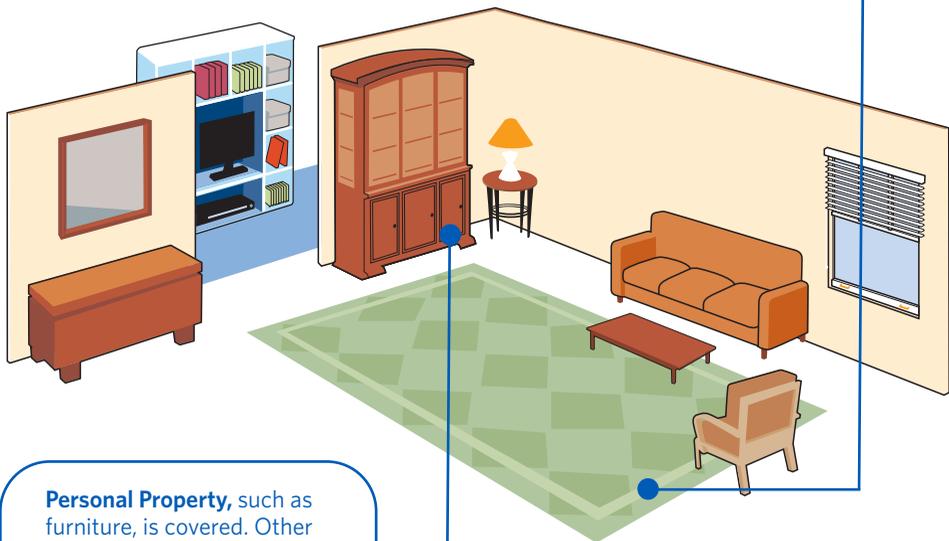
# An overview of renters insurance.

Allstate Renters Insurance protects you and your family in many situations involving your residence and the things you own. This brochure summarizes key information about renters insurance including:

- *Personal Property*
- *Deductibles*
- *Other ways you're protected*
- *What may not be covered*
- *Optional protection you can buy*
- *Claims*

**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 pages 10-11.*



**Personal Property**, such as furniture, is covered. Other contents in your home and vehicle are also covered.

*Read more about Personal Property Protection on pages 6-8.*

## We cover a range of perils.

Allstate Renters Insurance typically covers a range of perils. Below are four of the most common ones.

- *Theft*
- *Vandalism*
- *Fire and smoke*
- *Water damage from plumbing, furnace/AC or water heater*

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

If you temporarily cannot live in your residence due to damage from a peril we cover, you may have to pay to rent another place or stay in a hotel until your residence is ready to move back into.



**Additional Living Expense** can help by reimbursing you for reasonable increases in living expenses when a loss we cover makes your residence uninhabitable. This may include payments for the cost of a hotel, food and other expenses. This coverage is included in your Allstate Renters Policy.

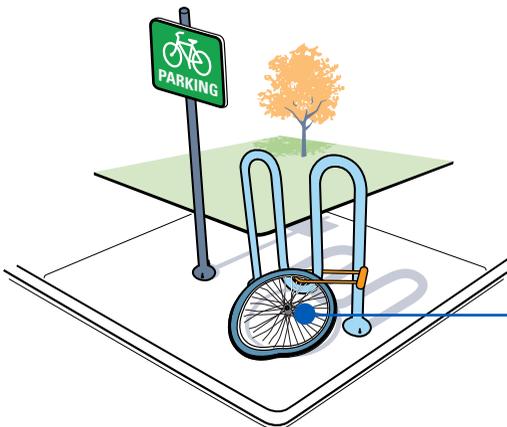
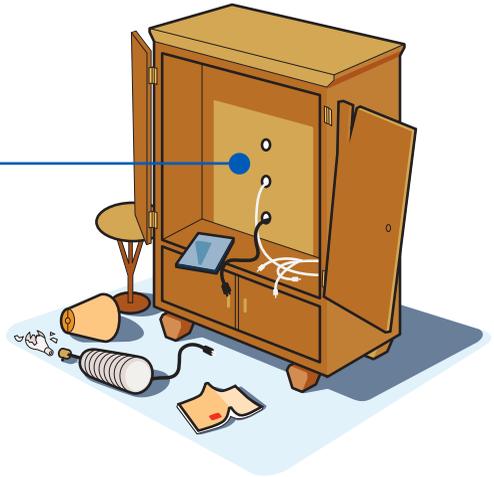
# Most of your belongings are covered.

Allstate® Renters Insurance includes coverage that can help you pay for losses that occur in your residence due to burglary, fire or another covered peril. It can even protect you from loss away from your home, such as in a hotel. Keep in mind that a deductible will apply. (See page 9 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 renters insurance can help you repair or replace them.



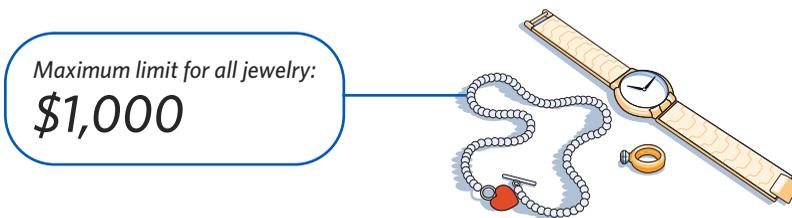
**If your belongings are stolen or damaged outside of your residence,** your renters insurance can help you repair or replace them.

\*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 renter has a \$1,000 limit per single jewelry item or a \$1,000 limit for all of the jewelry she owns in total.



**Note:** This is just an example. Your actual limit 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 Scheduled Personal Property.

## Actual Cash Value vs. Reimbursement Provision.

The value of most of your belongings decreases over time. With Allstate® Renters Insurance, you are 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 an 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 selected.

If you have Allstate Renters 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 bedroom and starts a fire. It will cost \$5,000 to replace the damaged bed and clothes.



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

Renter pays:

**\$500**

Insurance pays:

**\$4,500**

## More about deductibles.

- Not all coverages will have a deductible. However, a deductible will always apply to personal property coverage.
- The amount of any deductible will be shown on your Policy Declarations under the coverage.
- In most cases, you choose the deductible from a range of options. A higher deductible usually means a lower insurance premium.

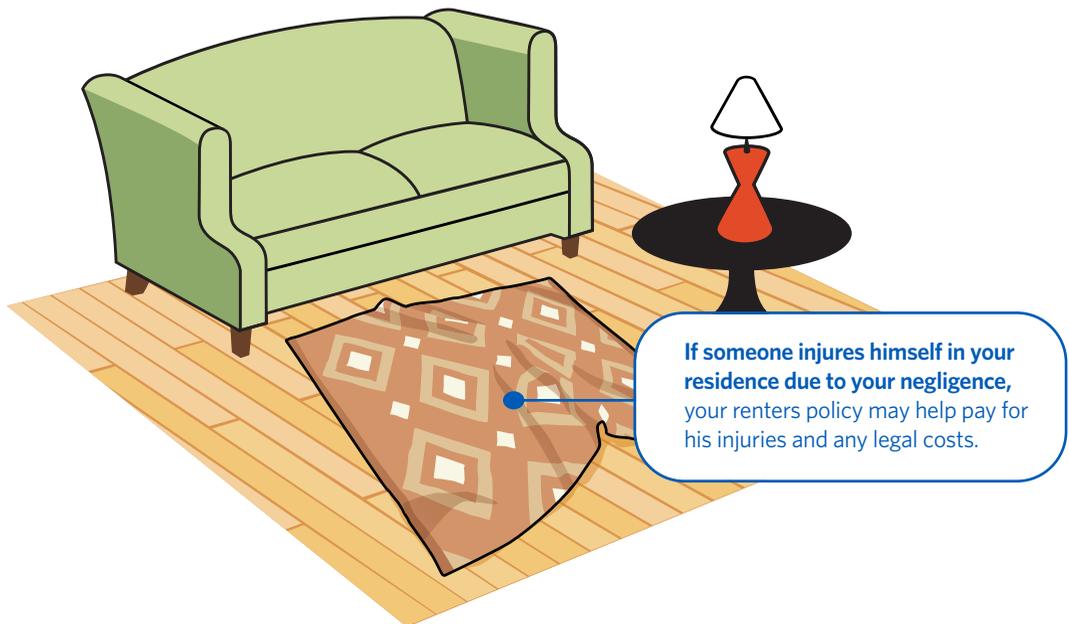
# Your renters policy can help you in case of an accident.

Your Allstate® Renters Insurance includes Family Liability and Guest Medical Protection to help protect you in other situations, too.

For example, let's say a guest in your residence trips over the rug in your living room and it causes him to fall. You may be found negligent and, therefore, be legally responsible to pay for the injured person's medical bill and lost wages.



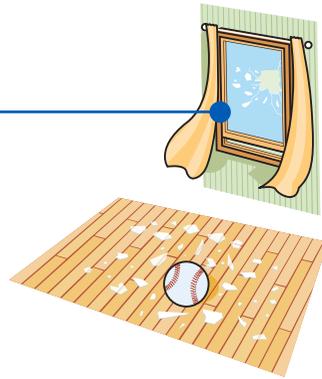
**Family Liability Protection** can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.\*



\*For even more protection, you may be able to increase this coverage on your Allstate policy or buy a Personal Umbrella Policy (PUP). See page 13 for more information about PUP.

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

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



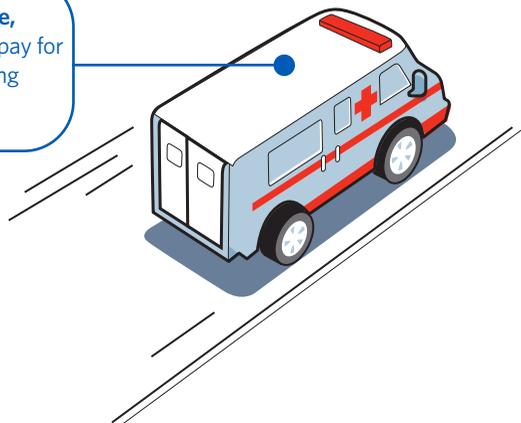
## What if a guest is injured in your residence?

If a guest has an accident in your residence, your renters policy may help.



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

**If a guest is injured in your residence,** Guest Medical Protection may help pay for necessary medical expenses including surgery, x-rays and dental work.



# Renters insurance doesn't cover everything.

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

## Dwelling and other structures.

Physical damage to structures is typically not covered under your renters policy.\* Check with your landlord to make sure they carry the appropriate coverage on the dwelling.

## Floods, earthquakes and water backup.

Typically, Floods, earthquakes and water (sewer) backups are excluded from most renters insurance policies. If you want to purchase additional insurance to cover these events, talk to your 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 to your policy

Look under "Coverage" on your Policy Declarations.



**Extended coverage on jewelry, watches and furs**

Increases covered for jewelry, watches and furs.



**Scheduled Personal Property**

Provides an increased limit for a specific item that typically has high value and has been appraised, such as an engagement ring or fine antiques.



**Identity Theft Restoration**

If your identity gets stolen, this coverage can help with legal work, phone calls and lost wages.



**Increased coverage on business property**

Protects items you're keeping in your residence 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 renters insurance, this coverage can help protect your assets.

# How to file a claim.

You can file a claim one of four ways:

- *Call 1-800-ALLSTATE (1-800-255-7828)*
- *Log on to your account at [allstate.com](https://allstate.com)*
- *Call your Allstate Agent*
- *Download the Allstate<sup>SM</sup> Mobile app at [allstate.com/mobile](https://allstate.com/mobile)*

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

## What happens next?

The claim process will vary based on the extent of damage. Here's the typical process:

**Step 1:** Protect your personal property from additional damage. Your Allstate Agent can advise you about emergency repairs.

**Step 2:** Document the damage or loss in writing and with photos or video before repair work begins.

**Step 3:** Your Allstate claim representative will go over your policy with you to explain which coverages and limits apply.

**Step 4:** 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 residences 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: Doesn't my landlord's policy cover my things?**

**A:** No. Your landlord's insurance covers the building structure but, generally, doesn't cover your personal belongings like your furniture, clothes and electronics. A renters policy will help you repair or replace your possessions if they're damaged by a covered peril (such as theft, fire, smoke and more).

**Q: Is renters insurance expensive?**

**A:** An Allstate Renters Policy has an average monthly premium of \$15.\* And if you also insure your car with Allstate, discounts can save you money on both your renters and auto policies.

**Q: My belongings aren't worth very much, so why do I need renters insurance?**

**A:** The average renter owns \$30,000 worth of possessions. Even your smallest items, like your clothes, linens and DVDs, could add up if you had to replace them all at once. Plus, renters insurance can help protect you in the case of a theft that occurs away from home, stolen or forged checks and stolen credit cards. Renters insurance can also help protect you if someone gets hurt on your property and decides to sue you.

**Q: What if I have a loss and 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 into My Account at <https://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, why not enroll in eBill and ePolicy and receive your bills and policy via email? It's convenient and environmentally friendly.

*\*Cost may be higher or lower depending on your location, choice of deductible and coverage limits.*

# What are your possessions worth?

Taking an inventory of your belongings before anything happens can be very useful in verifying what you have and what it's worth. Smartphone users can use the Allstate Digital Locker app. Or, you can download free inventory software from [digitallocker.com](http://digitallocker.com).

<b>Living Room:</b>	<b>Quantity</b>	<b>Value</b>
<input type="checkbox"/> Sofas		
<input type="checkbox"/> Coffee tables/end tables		
<input type="checkbox"/> Entertainment center		
<input type="checkbox"/> Shelves, art/wall décor		
<input type="checkbox"/> Bookcases/books		
<input type="checkbox"/> Miscellaneous items		

<b>Bedroom(s):</b>	<b>BR1</b>	<b>BR2</b>	<b>Value</b>
<input type="checkbox"/> Dressers/end tables			
<input type="checkbox"/> Entertainment center			
<input type="checkbox"/> Shelves, lamps/clocks			
<input type="checkbox"/> Art/wall décor			
<input type="checkbox"/> Miscellaneous items			

<b>Kitchen:</b>	<b>Quantity</b>	<b>Value</b>
<input type="checkbox"/> Table/chairs		
<input type="checkbox"/> China/silver/glassware		
<input type="checkbox"/> Pots/pans		
<input type="checkbox"/> Food/freezer contents		
<input type="checkbox"/> Art/wall décor		
<input type="checkbox"/> Microwave oven		
<input type="checkbox"/> Electrical appliances		
<input type="checkbox"/> Miscellaneous items		

<b>Bathroom(s):</b>	<b>Bath1</b>	<b>Bath2</b>	<b>Value</b>
<input type="checkbox"/> Bath mats/rugs			
<input type="checkbox"/> Room décor			
<input type="checkbox"/> Bath accessories			
<input type="checkbox"/> Bathroom linens			
<input type="checkbox"/> Medicine cabinet contents			
<input type="checkbox"/> Hair dryers/curling and flat irons			
<input type="checkbox"/> Electric shavers			
<input type="checkbox"/> Miscellaneous items			

**Clothing and Personal Effects – Men and Boys:** **Value**

- Coats
- Suits
- Slacks
- Shirts
- Neckties
- Underwear/socks
- Shoes
- Sport clothes
- Jewelry/watches
- Miscellaneous items (*including bicycle*)

**Clothing and Personal Effects – Women and Girls:** **Value**

- Coats/jackets
- Jewelry/watches
- Purses/suits
- Skirts/dresses
- Sweaters/blouses
- Slacks/jeans
- Shoes/slippers
- Lingerie
- Cosmetics/perfume
- Miscellaneous items (*including bicycle*)

**Electronic Equipment:** **Quantity** **Value**

- Television set
- Home theater
- DVD/video equipment
- Telephones/cellphones
- Computer hardware
- Computer software
- GPS device
- Camera
- Miscellaneous items

**Personal Inventory Totals:** **Totals**

- Living room
- Bedrooms
- Kitchen, bathrooms
- Clothing and personal effects
- Electronics
- Miscellaneous items
- Total Value**

## 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 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 renters insurance, written to illustrate in general terms how renters insurance works. The Allstate Renters Insurance Policy is the legal contract that contains the terms and limitations of your Allstate policy. 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 Allstate 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, Allstate Texas Lloyd's: 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.