

## You're in Good Hands with Allstate.®

Your Allstate agent has the experience and commitment it takes to help you protect your car, home and family.

With Allstate's 70 years of business experience behind you, you're getting more than a good product. You're getting a team that knows the meaning of service, and wants to help protect you and your family's way of life — not just for today, but down the road as well.

**To find out more about Allstate Renters' Insurance, call your Allstate agent or visit us at [yourallstate.com](http://yourallstate.com).**



“When my agent suggested renters' insurance, I was skeptical. Then I thought about how much I had to lose.”



Insurance is available only from select companies and subject to qualifications. Other terms, conditions, limitations and exclusions may apply.

This brochure is a brief description; this is not a contract. Please read the appropriate insurance policy for details, including limitations and exclusions.



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

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## Renters' Insurance

Allstate can help you protect so much for so little.



## You've worked hard.

You should be proud of what you earned – especially the possessions that make your house a home. With Allstate renters' insurance, we can help you protect those hard-earned possessions. And that's important. Because, for most people, those personal items can add up.

## You can get the coverage and quality you deserve.

Do you know how much your possessions are worth? Allstate tries to take the guesswork out of buying renters' insurance. Once you know the basics, it's easier to understand your coverage needs and for you to make a selection. And remember, your local Allstate agent can always help you get the answers you need.

Three important things to understand are:

- What does your policy cover?
- What doesn't your policy cover?
- What are some options you can choose from to make your policy better fit your needs?

## What your policy covers.

While coverages may vary by state and individual qualifications, here's what a typical Allstate renters' policy covers:

**Your property:** For covered losses, this protects your personal property if it's destroyed or damaged by the following: Fire, lightning, falling objects, smoke, explosion, wind and hail, water damage from plumbing, steam or water heating systems, and vandalism/riots.

**Theft:** Your personal property is also protected against loss from theft, including: theft on premises (in your home), theft off premises (away from your home), stolen or forged checks, and stolen credit cards/counterfeit money.

### **Family liability and guest medical expenses:**

This protects you for covered losses if you're held legally responsible for damage to someone else's property, or if a guest is accidentally injured in your home.

**Your living expenses:** If your apartment is damaged and you are unable to live in it, Allstate will help pay additional living expenses incurred due to a covered loss, until your place is habitable, up to the amount of time specified in your policy.

(All of the above are subject to policy terms, limitations, exclusions and conditions.)

## What your policy doesn't cover.

We want to help make sure you have no surprises. So, here's an example of something that's not covered on your policy. But be sure to talk to your agent, because for an extra premium, you may be able to purchase additional coverage if needed.

**Damage from flood:** Most insurance policies do not cover damage from floods. However, Allstate does offer a separate insurance policy specifically for flood damage. If you're located in an area that's part of the National Flood Insurance Program, be sure to contact your Allstate agent to discuss purchasing a flood insurance policy.

## Tailor your policy to fit your needs.

While you typically can't pick and choose all of the coverages in your policy, there are some options you might want to choose to make your policy better fit your needs.

**Personal Property Reimbursement:** For an additional premium, you may be able to purchase Personal Property Reimbursement. This means that for a covered loss, if your personal property is destroyed or lost, we will reimburse you the depreciation that may have been applied to your personal property loss when you decide to repair or replace the damaged or lost personal property. (Subject to policy terms and conditions.)

**Cover your special items:** If you have special things you'd like more coverage for, you might want to consider a "rider", which for an extra premium, is an addition to your policy that will help cover specified pieces of personal property. Talk to your agent about this coverage option.

## Questions? We're always here to help.

Is there something you're not sure about? Just ask. Your Allstate agent can explain your policy and coverages in detail. Also, he or she can tell you more about specific coverages and discounts that are available in your state. Or if you'd like, you can also visit [allstate.com](http://allstate.com) or call 1-800-Allstate®. The choice is yours.

## Ask yourself...

**How much is it all worth?** Take some time to estimate how much your clothes, furniture, and electronic equipment are worth. You'll want to be covered for at least that amount...or the amount you think it will take to replace all of those items.

**How much am I willing to pay before my insurance kicks in?** Your Allstate renter's policy comes with a deductible — the amount you pay before insurance takes over. For instance, if there's a fire in your apartment and \$1,000 worth of valuables are destroyed and you have a \$250 deductible, you will pay \$250, and Allstate will pay the rest, up to policy limits, if those items are covered in your policy. Keep in mind that a lower deductible generally means a higher monthly premium.

**Do I have any special items that will need a "rider?"** (an addition to your policy that will cover just those items). These include things such as valuable jewelry, silverware, and stamp or coin collections.

**Do I have anything that will qualify me for a discount?** This may include a protective device — such as a burglar alarm, smoke alarm, fire extinguishers, or deadbolt locks. Ask your agent for information on discounts available in your state.

Discounts are subject to availability and qualifications.