

Information as of December 30, 2020

Policyholder(s)

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Policy number

Your Allstate agency is



Thank you for being a loyal Allstate customer—we're happy to have you with us!

Here's your Renters insurance renewal offer for the next 12 months. We've also included a guide to what's in this package and answers to some common questions.

Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple of weeks. Just send your payment by the due date on your bill. If you're enrolled in the Allstate® Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule. You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give your Allstate Agent a call at (702) 381-0828 if you have any questions. It's our job to make sure you're in good hands.

Sincerely,

Julie Parsons
President, Allstate Indemnity Company



Your Insurance Coverage Checklist

We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

☐ **What's in this package?**

See the guide below for the documents that are included.
Next steps: review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.

☐ **Am I getting all the discounts I should?**

Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.

☐ **What about my bill?**

Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at allstate.com or by calling 1-800-ALLSTATE (1-800-255-7828). Para español, llamar al 1-800-979-4285. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule.

☐ **What if I have questions?**

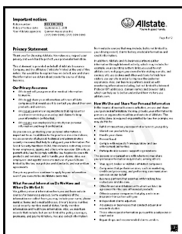
You can either contact your Allstate Agent or call us 24/7 at 1-800-ALLSTATE (1-800-255-7828) - para español, llamar al 1-800-979-4285 - with questions about your coverage, or to update your coverages, limits, or deductibles. Or visit us online at allstate.com.

A guide to your renewal package



Policy Declarations*

The Policy Declarations lists policy details, such as your property details and coverages.



Important Notices

We use these notices to call attention to particularly important coverages, policy changes and discounts.



Insurance Made Simple

Insurance seem complicated? Our online guides explain coverage terms and features:
www.allstate.com/madesimple
Espanol.allstate.com/facildeentender

* To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.

Renewal Renters Policy Declarations

Your policy effective date is February 16, 2021



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Total Premium for the Premium Period (Your bill will be mailed separately)

Premium for property insured \$181.00

Total	\$181.00
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Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.

See the **Important Payment and Coverage Information** section for details about installment fees.

A portion of this premium is attributable to the general premium tax.

Discounts (included in your total premium)

Protective Device	10%	Home and Auto	10%
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Location of property insured

Rating Information

The dwelling is of frame construction and is occupied by 8 families

Additional Interested Party

None

Information as of December 30, 2020

Summary

Named Insured(s)

Mailing address

Policy number

Your policy provided by
Allstate Indemnity Company

Policy period
Begins on **February 16, 2021** at 12:01 A.M. standard time, with no fixed date of expiration

Premium period
Beginning **February 16, 2021** through **February 16, 2022** at 12:01 A.M. standard time

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.



Policy effective date: February 16, 2021

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Personal Property Protection - Reimbursement Provision	\$15,000	▪ \$500 All peril
Additional Living Expense	Up to 12 months	
Family Liability Protection	\$100,000 each occurrence	
Guest Medical Protection	\$1,000 each person	

► Other Coverages Not Purchased:

- Business Property Protection*
- Business Pursuits*
- Cellular Communication System*
- Electronic Data Processing Equipment*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fire Department Charges*
- Home Day Care*
- Identity Theft Expenses*
- Incidental Office, Private School Or Studio*
- Increased Coverage on Building Improvements*
- Increased Coverage on Money*
- Increased Coverage on Securities*
- Increased Silverware Theft Limit*
- Lock Replacement*
- Waterbed Liability*

*** This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents

Your Renters policy consists of the Policy Declarations and the following documents. Please keep them together.

**Important payment and coverage information**

Here is some additional, helpful information related to your coverage and paying your bill:

- A \$10.00 late fee may be assessed if payment is received after the due date.
- Please note: This is not a request for payment. Your bill will be mailed separately.

(continued)

Important payment and coverage information (continued)

- If you decide to pay your premium in installments, there will be a \$4.00 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and do not change your payment plan method, then the total amount of installment fees during the policy period will be \$48.00.

If you are on the Allstate® Easy Pay Plan, there will be a \$1.50 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and remain on the Allstate® Easy Pay Plan, then the total amount of installment fees during the policy period will be \$18.00.

If you change payment plan methods or make additional payments, your installment fee charge for each payment due and the total amount of installment fees during the policy period may change or even increase.

Please note that the Allstate® Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.

Allstate Indemnity Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois. This policy is binding with the countersignature of an authorized Allstate Indemnity Company agent.

Julie Parsons

Julie Parsons
President

Susan L. Lees

Policy countersigned by

