



PO Box 660598
Dallas, TX 75266-0598

Information as of August 14, 2025

Named Insured(s)

Krish Badri

Policy number

923 123 833

You can reach us at

allstate.com/help and the
[Allstate® mobile app](#)

KRISH BADRI
202 S 4TH ST APT 2504C
CHAMPAIGN, IL 61820-7785

You're in good hands with Allstate®

Welcome, Krish Badri!

Thank you for choosing Allstate for your Renters insurance. We look forward to protecting what matters most to you.

Take some time to review this document. You'll find all of the important details about your new policy, including coverages, limits, and deductibles. Visit Allstate Mobile for easy access to your policy anytime.

If you have any questions, we're here to help. Visit our Help Center in Allstate Mobile or allstate.com/help.

NA735 (07/20)

Policy Declarations

Your policy effective date is August 24, 2025

How much am I paying?

This is the total for your 12-month policy period:

Premium for property insured	\$66.27
Total	\$66.27

Who is covered?

Your policy covers named insured(s), along with relatives who live with you and individuals under age 21 under the care of any named insured(s), even though they may not be listed.

Named insureds

- Krish Badri - 18 years old



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Summary

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Krish Badri

Policy number

923 123 833

Contact information

202 S 4TH ST APT 2504C
CHAMPAIGN, IL 61820-7785
KRISHBADRI6@GMAIL.COM

Policy period

Effective Date: August 24, 2025
Expiration Date: August 24, 2026

Your policy is written by

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Let us know if anything is not correct!

This Policy Declarations shows the coverages you have chosen, and the information displayed is used in the rating of your policy. Please notify us immediately if any information is incorrect or if coverages are missing. We will make corrections once you notify us, and any rate adjustments will be made on a going forward basis.

Policy Declarations

Policy number: 923 123 833
Policy effective date: August 24, 2025

What does my policy cover?

Location of property insured:
202 S 4TH ST APT 2504C, CHAMPAIGN, IL 61820-7785
Policy Type: Renters

Coverages	Limits of Liability <i>What Allstate pays</i>
Your Property Protection	
Personal Property Protection - Reimbursement Provision	\$10,000
Additional Living Expense	Up to 12 months not to exceed \$4,000
Building Improvements	\$1,000

Deductibles
What you pay
Not all coverages have deductibles. If more than one deductible applies to the same loss, the higher of the deductibles would apply.
All Peril: \$1,000

Your Family Liability and Guest Medical Protection	
Family Liability Protection	\$100,000 each occurrence
Guest Medical Protection	\$1,000 each person

Your policy documents

Your policy consists of this Policy Declarations and the documents in the following list. Please keep these together.

- General Definitions - P-GEDE-RE-IL (05/22)
- General Provisions - P-GEPR-RE-IL (09/24)
- Personal Property Protection - P-PP-HO-RE-IL (05/22)
- Your Property Additional Protection - P-PAP-RE (05/22)
- Your Property Conditions - P-PCO-RE-IL (09/24)
- Your Family Liability And Guest Medical Protection - P-FLGM-HO-MH-RE-IL (09/24)
- Standard Fire Policy - P-SF (05/22)

Information as of August 14, 2025

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Renters Policy

Forms included

See the Your policy documents section of your Policy Declarations for the list of documents that apply to your policy. Login to MyAccount to view these documents online.

General Definitions - P-GEDE-RE-IL (05/22)	1
General Provisions - P-GEPR-RE-IL (09/24)	2
Personal Property Protection - P-PP-HO-RE-IL (05/22)	5
Your Property Additional Protection - P-PAP-RE (05/22)	9
Your Property Conditions - P-PCO-RE-IL (09/24)	11
Your Family Liability And Guest Medical Protection -	14
P-FLGM-HO-MH-RE-IL (09/24)	
Standard Fire Policy - P-SF (05/22)	21

Renters Policy

Policy number: 923 123 833
Policy effective date: August 24, 2025

General Definitions

P-GEDE-RE-IL (05/22)

Definitions Used In This Policy

Throughout this policy, when the following words appear in bold type, they are defined as follows:

1. **Actual cash value** means the costs necessary to repair, rebuild, or replace the destroyed, damaged or stolen property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.

2. **Aircraft** means any manned or un-manned device designed or used for flight whether or not designed to carry people or cargo.

3. **Bodily injury** means physical harm to the body, including sickness or disease, and resulting death.

Bodily injury does not include the transmission of any of the following by an **insured person** to any other person which are communicable:

- a) any venereal disease;
- b) herpes;
- c) Acquired Immune Deficiency Syndrome (AIDS);
- d) AIDS Related Complex (ARC);
- e) Human Immunodeficiency Virus (HIV);

or any resulting symptom, effect, condition, disease, or illness related to a) through e) listed above, any of which are transmitted by any **insured person** to any other person.

Bodily injury also does not include emotional distress, mental anguish, humiliation, mental distress, or mental injury unless it arises out of actual physical injury to some person.

4. **Building structure** means a structure with walls and a roof.

5. **Business** means:

- a) any full- or part-time activity of any kind engaged in for economic gain including the use of any part of any premises for such purposes. The providing of home day care services to other than an **insured person** or relative of an **insured person** for economic gain is also a **business**.

However, the mutual exchange of home day care services is not considered a **business**;

- b) the rental or holding for rental of property by an **insured person**.

Rental of **your residence premises** is not considered a **business** when:

P-GEDE-RE-IL (05/22) continued

- 1) the **residence premises** is rented occasionally for residential purposes;
- 2) a portion is rented to roomers or boarders, provided not more than two roomers or boarders reside on the **residence premises** at any one time; or
- 3) a portion is rented as a private garage.

6. **Dwelling** means that portion of any **building structure** used by **you** principally as a private residence, excluding any portion used for **business** purposes, identified as the location of property insured on the Policy Declarations, where **you** reside.

7. **Diminution in value** means any reduction in the value of any covered property prior to or following repair or replacement as compared to the value of that property immediately before the loss.

8. **Electronic data** means facts, concepts, and information converted to a form useable for communications, interpretation, or processing by electronic and electromechanical data processing or electronically controlled equipment, programs, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. However, **electronic data** does not include:

- a) electronic data processing equipment or accessories;
- b) pre-programmed or programmed recording or storage media in blank or unexposed form used with that equipment; or
- c) recording or storage media, whether or not the equipment or recording or storage media is used in a **business**.

9. **Insured person(s)** means **you** and, if a resident of **your** household:
 - a) any relative; and
 - b) any person under the age of 21 in **your** care.

Under **Your Family Liability And Guest Medical**, "**insured person**" also means:

- a) any person or organization legally responsible for loss caused by animals or watercraft covered by this policy which are owned by an **insured person**. **We** do not cover any person or organization using or having custody of animals or watercraft in any **business**, or without permission of the owner.
- b) with respect to the use of any vehicle covered by this policy, any person while engaged in the employment of an **insured person**.

10. **Insured premises** means:

- a) the **residence premises**; and
- b) under **Your Family Liability And Guest Medical Protection** only:
 - 1) the part of any other premises, other structures and grounds used by **you** as a residence. This includes premises, structures

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P-GEDE-RE-IL (05/22) continued

- and grounds **you** acquire for **your** use as a private residence while this policy is in effect;
- 2) any part of a premises not owned by an **insured person** but where an **insured person** is temporarily living;
 - 3) cemetery plots or burial vaults owned by an **insured person**;
 - 4) vacant land, other than farmland, without man-made structures or improvements, other than a fence around the perimeter of that land, owned by or rented to an **insured person**;
 - 5) land owned by or rented to an **insured person** where a single-family **dwelling** is being built as that person's residence;
 - 6) any premises used by an **insured person** in connection with the **residence premises**; and
 - 7) any part of a premises occasionally rented to an **insured person** for other than **business** purposes.
11. **Occurrence** means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, during the policy period, resulting in **bodily injury** or **property damage**.
 12. **Property damage** means physical injury to or destruction of tangible property, including loss of its use resulting from such physical injury or destruction.
 13. **Residence employee** means an employee of an **insured person** while performing duties arising out of and in the course of employment in connection with the maintenance or use of **your residence premises**. This includes similar duties performed elsewhere for an **insured person**, not in connection with the **business** of an **insured person**.
 14. **Residence premises** means the **dwelling**, other structures, and grounds used by **you** as a private residence, excluding any portion used for **business** purposes, located at the address stated on the Policy Declarations.
 15. **We, us, or our** means the company named on the Policy Declarations.
 16. **Windstorm** means wind with or without precipitation.
 17. **You or your** means the person listed under Named Insured(s) on the Policy Declarations as the insured and:
 - a) if a resident of the insured's household, that person's spouse; or
 - b) if a resident of the same household, a party who has entered into a domestic partnership or civil union, as recognized by the state in which this policy was issued, with the person listed under Named Insured(s) on the Policy Declarations.

P-GEDE-RE-IL (05/22)

General Provisions

P-GEPR-RE-IL (09/24)

Insuring Agreement

In reliance on the information **you** have given **us**, **we** agree to provide the coverages indicated on the Policy Declarations. In return, **you** must pay the premium when due and comply with the policy terms and conditions, and inform **us** of any change in title, use or occupancy of the **residence premises**.

Subject to the terms of this policy, the Policy Declarations shows the location of the **residence premises**, applicable coverages, limits of liability and premiums. The policy applies only to losses or **occurrences** that take place during the policy period. The Policy Period is shown on the Policy Declarations. This policy is not complete without the Policy Declarations.

The terms of this policy impose joint obligations on the Named Insured(s) listed on the Policy Declarations and on that person's resident spouse. These persons are defined as **you** or **your**. This means that the responsibilities, acts and omissions of a person defined as **you** or **your** will be binding upon any other person defined as **you** or **your**.

The terms of this policy impose joint obligations on persons defined as an **insured person**. This means that the responsibilities, acts and failures to act of a person defined as an **insured person** will be binding upon another person defined as an **insured person**.

Conformity To State Statutes

When the policy provisions conflict with the statutes of the state in which the **residence premises** is located, the provisions are amended to conform to such statutes.

Coverage Changes

When **we** broaden coverage during the policy period without charge, **you** have the new features if **you** have the coverage to which they apply. Otherwise, the policy can be changed only by endorsement.

The coverage provided and the premium for the policy is based on information **you** have given **us**. **You** agree to cooperate with **us** in determining if this information is correct and complete. **You** agree that if this information changes, or if this information is incorrect or incomplete, **we** may adjust **your** coverage and premium accordingly during the policy period.

Any calculation of **your** premium or changes in **your** coverage will be made using the rules, rates and forms on file, if required, for **our** use in **your** state. The rates in effect at the beginning of **your** current policy period will be used to calculate any change in **your** premium.

Policy Transfer

You may not transfer this policy to another person without **our** written consent.

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P-GEPR-RE-IL (09/24) continued

Continued Coverage After Your Death

If **you** die, coverage will continue until the end of the current policy period for:

1. **your** legal representative while acting as such, but only with respect to the **residence premises** and property covered under this policy on the date of **your** death.
2. an **insured person**, and any person having proper temporary custody of **your** property until a legal representative is appointed and qualified.

Cancellation

Your Right To Cancel:

You may cancel this policy by notifying **us** of the future date **you** wish to stop coverage.

Our Right To Cancel:

We may cancel this policy by mailing notice to **you** at the mailing address shown on the Policy Declarations or by delivering notice to **you** electronically or in some other manner. When this policy has been in effect for 60 days or less, and it is not a renewal with **us**, **we** may cancel this policy for any reason by giving **you** at least 30 days' notice before the cancellation takes effect.

When the policy has been in effect for 61 days or more, or if it is a renewal with **us**, **we** may cancel this policy for one or more of the following reasons:

1. nonpayment of premium;
2. the policy was obtained by misrepresentation or fraud; or
3. for any act which measurably increases the risk **we** originally accepted.

If the cancellation is for nonpayment of premium, **we** will give **you** at least 10 days' notice. If the cancellation is for either of the other two reasons listed above, and **your** policy has been in effect 61 days or more or it is a renewal with **us**, **we** will give **you** at least 30 days' notice.

Our mailing the notice of cancellation to **you** or by delivering notice to **you** electronically or in some other manner will be deemed proof of notice. Coverage under this policy will terminate on the effective date and hour stated on the cancellation notice. **Your** return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or as soon as possible. However, refund of unearned premium is not a condition of cancellation. **Our** notice to **you** will provide a specific explanation of the reason(s) for cancellation.

Any unearned premium amounts under \$2.00 will be refunded only upon **your** request.

Our Right Not To Renew Or Continue:

We have the right not to renew or continue the policy beyond the current policy period. If **we** do not intend to continue or renew the policy, and if this policy has been in effect or renewed for less than five years, **we** will mail **you** notice, or

P-GEPR-RE-IL (09/24) continued

deliver notice to **you** electronically or in some other manner, at least 60 days before the end of the policy period.

However, after this policy has been in effect or renewed for five years or more, **we** will mail notice to **you**, or deliver notice to **you** electronically or in some other manner, at least 60 days before the end of the policy period if **we** do not intend to continue or renew this policy for either of the following reasons:

1. the policy was obtained by misrepresentation or fraud; or
2. for any act which measurably increases the risk **we** originally accepted.

We will give **you** at least 60 days' notice if **we** do not intend to continue or renew this policy for any other reason.

Our notice to **you** will provide a specific explanation of the reason(s) for non-renewal. **Our** mailing or delivering electronically the notice of nonrenewal to **you** will be deemed proof of notice.

Payment

If **your** initial premium payment for **your** first policy period is by check, electronic transaction, draft, or any remittance other than cash, such payment is conditional upon the check, draft, or other remittance being honored upon presentation. If such check, draft, or remittance is not honored upon presentation, this policy shall be deemed void from its inception. This means that **we** will not be liable under this policy for any claims or damages that would otherwise be covered had the check, draft, or remittance been honored upon presentation.

Automatic Termination

If **we** offer to renew **your** policy and **your** required premium payment is not received when due, **you** will have rejected **our** renewal offer. This means that the insurance coverage described in the renewal offer and any endorsements to the renewal offer will not become effective.

Charge For Insufficient Funds Or Closed Account

If, at any time, **your** payment of any premium amount due is made by check, electronic transaction, or other remittance that is not honored because of insufficient funds or a closed account, **you** will be charged a fee.

Conditional Reinstatement

If **we** send a cancellation notice because **you** did not pay the required premium when due and **you** then tender payment by check, draft, or other remittance which is not honored upon presentation, **your** policy will terminate on the date and time shown on the cancellation notice and any notice **we** issue which waives the cancellation or reinstates coverage is void. This means that **we** will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice.

Interest

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P-GEPR-RE-IL (09/24) continued

We will pay interest at an annual rate of two percent of the amount owed, unless another rate is required by statute or law for:

1. interest on judgment, decree or mandated order for payment by a court; or
2. any refund or credit for excess amounts if **we** discover that the premium **we** charged was more than **we** are allowed to by **our** filed and approved rules and rates. No interest will be payable for amounts refunded due to customer-initiated policy changes.

Assignment Of Claim

You may not assign any of **your** rights or duties regarding any claim, or any part of any claim, under this policy to another party unless **we** give **our** written consent for the assignment. This includes, but is not limited to, **your** rights to arbitration and requesting appraisal.

You may assign payment of claim proceeds otherwise payable to **you** to another party if **you** comply with all policy provisions regarding assignment of claim. Such assignment must be in writing.

Loss Reduction And Other Items

From time to time and in **our** sole discretion:

1. **we** may provide **you**, or allow others to provide **you**, with:
 - a) items, memberships, special offers, merchandise, points, services, classes, seminars or other things of value designed to help **you** or other persons insured under this policy manage the risks **you** or they face, including, but not limited to, loss reduction or safety-related items; or
 - b) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars or things of any other type that **we** think may be of value to **you** or someone else insured under this policy.
2. **we** may make, or allow others to make, one or more of the following: charitable contributions, donations, or gifts.

These items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, charitable contributions, donations, gifts, or other things of value may be provided in any form, including, but not limited to, redemption codes, coupons, vouchers, and gift cards.

Misrepresentation, Fraud Or Concealment

We may void this policy if it was obtained by misrepresentation, fraud or concealment of material facts that has been made with an actual intent to deceive. If **we** determine that this policy is void, all premiums paid will be returned to **you** since there has been no coverage under this policy.

We do not cover any loss or **occurrence** in which any **insured person** has concealed or misrepresented any material fact or circumstance. **We** do not void

P-GEPR-RE-IL (09/24) continued

a policy for misrepresentation or concealment after it has been in effect for one year or one policy term, whichever is less.

What Law Will Apply

This policy is issued in accordance with the laws of the state in which the **residence premises** is located and covers property or risks principally located in that state. Subject to the following paragraph, the laws of the state in which the **residence premises** is located shall govern any and all claims or disputes in any way related to this policy.

If a covered loss to property, or any other **occurrence** for which coverage applies under this policy, happens outside the state in which the **residence premises** is located, claims or disputes regarding that covered loss to property, or other covered **occurrence**, may be governed by the laws of the jurisdiction in which that covered loss to property or other covered **occurrence** happened, only if the laws of that jurisdiction would apply in the absence of a contractual choice of law provision such as this.

Where Lawsuits May Be Brought

Subject to the following two paragraphs, any and all lawsuits in any way related to this policy, shall be brought, heard and decided only in a state or federal court located in the state in which the **residence premises** is located. Any and all lawsuits against persons not parties to this policy but involved in the sale, administration, performance, or alleged breach of this policy, or otherwise related to this policy, shall be brought, heard and decided only in a state or federal court located in the state in which the **residence premises** is located, provided that such persons are subject to or consent to suit in the courts specified in this paragraph.

If a covered loss to property, or any other **occurrence** for which coverage applies under this policy, happens outside the state in which the **residence premises** is located, lawsuits regarding that covered loss to property, or other covered **occurrence**, may also be brought in the judicial district where that covered loss to property or other covered **occurrence** happened.

Nothing in this provision, **Where Lawsuits May Be Brought**, shall impair any party's right to remove a state court lawsuit to a federal court.

Action Against Us

No one may bring an action against **us** unless there has been full compliance with all policy terms.

Any action against **us** to which neither the **Action Against Us** provision located in **Your Property Conditions** nor the **Action Against Us** provision located in **Your Family Liability And Guest Medical Protection Conditions** applies must be commenced within one year from the date of loss. This period of time of one year from the date of loss for bringing suit will be extended by the number of days equal to the period of time between the date any proof of loss

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P-GEPR-RE-IL (09/24) continued

required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.

If an action is brought asserting claims relating to the existence or amount of coverage, or the amount of loss for which coverage is sought, under different coverages of this policy, the claims relating to each coverage shall be treated as if they were separate actions for the purpose of the time limit to commence action.

Arbitration

Any claim or dispute in any way related to this policy, by an **insured person** against **us** or **us** against an **insured person**, may be resolved by arbitration only upon mutual consent of the parties. Arbitration pursuant to this provision shall be subject to the following:

1. no arbitrator shall have the authority to award punitive damages or attorney's fees;
2. neither of the parties shall be entitled to arbitrate any claims or disputes in a representative capacity or as a member of a class; and
3. no arbitrator shall have the authority, without the mutual consent of the parties, to consolidate claims or disputes in arbitration.

P-GEPR-RE-IL (09/24)

Your Property Protection

P-PP-HO-RE-IL (05/22)

Personal Property Protection

Property We Cover Under Personal Property Protection

1. Personal property owned or used by an **insured person** anywhere in the world. When personal property is located away from the **residence premises** at another residence or at a storage facility, coverage is limited to 10% of the **Personal Property Protection** limit. This limitation does not apply to personal property in a newly acquired principal residence for the 30 days immediately after **you** begin to move property there, or in use at a temporary residence when a direct physical loss **we** cover makes **your residence premises** uninhabitable.
2. At **your** option, personal property owned by a guest or **residence employee** while the property is in a residence **you** are occupying. Coverage for personal property owned by a guest or **residence employee** is limited to 10% of the **Personal Property Protection** limit when the personal property of the guest or **residence employee** is located anywhere other than the **residence premises**.

Limitations On Certain Personal Property

Limitations apply to the following groups of personal property. These limitations do not increase the amount of insurance under **Personal Property Protection**.

P-PP-HO-RE-IL (05/22) continued

The total amount of coverage for each individual group listed below in any one loss is \$2,500, subject to a maximum amount of \$2,500 per item in each individual group.

1. Property used or intended for use in a **business**.
2. Theft of any recording or storage media while such property is away from the **residence premises**. Recording or storage media includes, but is not limited to:
 - a) tapes;
 - b) CDs, DVDs and other discs;
 - c) records;
 - d) disks;
 - e) reels;
 - f) cassettes;
 - g) cartridges; or
 - h) programs.
3. Trading cards, comic books, and other memorabilia, souvenirs, and collectors' items.
4. Watercraft, including their attached or unattached trailers, furnishings, equipment, parts, and motors.
5. Trailers not used with watercraft.
6. Motorized land vehicle parts, equipment or accessories not attached to or located in or upon any motorized land vehicle.
7. Theft of firearms, including their related equipment, and accessories.
8. Theft of goldware, silverware, pewterware and platinumware.
9. Theft of jewelry, watches, precious and semi-precious stones, gold other than goldware, silver other than silverware, pewter other than pewterware, platinum other than platinumware, and furs, including any item containing fur which represents its principal value.
10. Theft of tools including their related equipment, and accessories.
11. Motorized land vehicles, whether the land vehicle is being powered or assisted by a motor or engine at the time of loss or not, used solely for the service of the **insured premises** and not licensed for use on public roads.

This does not include:

- a) motorized land vehicles designed for assisting persons with disabilities and not licensed for use on public roads; or
- b) lawn and garden implements under 40 horsepower, including, but not limited to, riding lawn mowers, and robotic lawn mowers, used solely for the service of the **insured premises**, and not licensed for use on public roads.

Property We Do Not Cover Under Personal Property Protection

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P-PP-HO-RE-IL (05/22) continued

1. Personal property specifically described and insured by this or any other insurance.
2. Animals.
3. Motorized land vehicles, whether the land vehicle is being powered or assisted by a motor or engine at the time of loss. **We** do not cover any motorized land vehicle parts, equipment or accessories attached to or located in or upon any motorized land vehicle. **We** do cover motorized land vehicles designed for assisting persons with disabilities, or used solely for the service of the **insured premises**, and not licensed for use on public roads.
4. **Aircraft** and **aircraft** parts. This does not include model or hobby craft not designed to carry people or cargo.
5. Property of roomers, boarders renters or **tenants** not related to **you**.
6. Property located away from the **residence premises** and rented or held for rental to others.
7. Satellite dish antennas and their systems.
8. Money, bullion, banknotes, coins and other numismatic property, scrip, stored value cards, smart cards.
9. Virtual currency or currency proxy, by whatever name, whether fungible or non-fungible, real or fictitious, including, but not limited to, cryptocurrency, digital currency, electronic currency, bitcoin, altcoin, satoshi, non-fungible tokens (NFTs), paper wallets, or software wallets.
10. Accounts, bills, deeds, evidences of debt, letters of credit, notes other than banknotes, checks, cashier's checks, traveler's checks, passports, securities, tickets, and stamps, including philatelic property.
11. Manuscripts, including documents stored on electronic media.
12. **Electronic Data.**

Losses We Cover Under Personal Property Protection

We will cover sudden and accidental direct physical loss to the property described in **Personal Property Protection** caused by the following, except as limited or excluded in this policy. Loss does not include, and **we** will not pay for, any **diminution in value**.

1. Fire or lightning.
2. **Windstorm** or hail.

We do not cover:

- a) loss to covered property inside a **building structure**, caused by rain, snow, sleet, sand or dust unless the wind or hail first damages the roof or walls and the wind forces rain, snow, sleet, sand or dust through the damaged roof or wall;

P-PP-HO-RE-IL (05/22) continued

- b) loss to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed **building structure**. However, **we** do cover canoes and rowboats on the **residence premises**.
3. Explosion.
4. Riot or civil commotion, including pillage and looting during, and at the site of, the riot or civil commotion.
5. **Aircraft**, including self-propelled missiles and spacecraft.
6. Vehicles.
7. Smoke.

We do not cover loss caused by smoke, soot or fumes:

- a) from industrial, governmental or military operations, agricultural smudging, or the manufacturing of any controlled substance; or
 - b) resulting from nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these.
8. Vandalism and malicious mischief and any ensuing loss from vandalism and malicious mischief.
 9. Falling objects.

We do not cover vandalism or malicious mischief and any ensuing loss from vandalism and malicious mischief if **your dwelling** has been vacant or unoccupied for more than 60 consecutive days immediately prior to the vandalism or malicious mischief and any ensuing loss from vandalism and malicious mischief. A **dwelling** under construction or installation is not considered vacant or unoccupied.

10. Weight of ice, snow or sleet which causes damage to personal property in a **building structure**, but only if the **building structure** is damaged due to the weight of ice, snow or sleet.
11. Artificially generated electrical current to electronics, electrical appliances, fixtures and wiring.
12. Bulging, burning, cracking or rupture of a steam or hot water heating system, an air conditioning system, an automatic fire protective sprinkler system, or an appliance for heating water.
13. Water or steam that escapes from a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or from a household appliance due to accidental discharge or overflow.

(continued on next page)

P-PP-HO-RE-IL (05/22) continued

We do not cover loss to the system or appliance from which the water or steam escapes, or loss from water which backs up through sewers, or drains or overflows from a sump pump, sump pump well, or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.

We do not cover seepage, meaning continuous or repeated seepage or leakage over a period of weeks, months, or years, of water, steam or fuel:

- a) from a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or from within a domestic appliance; or
- b) from, within or around any plumbing fixtures, including, but not limited to, shower stalls, shower baths, tub installations, sinks, or other fixtures designed for the use of water or steam.

This exclusion applies to all loss resulting from the first day onward of the seepage that continued for a period of weeks, months, or years.

- 14. Freezing of a plumbing, heating or air conditioning system, an automatic fire protective sprinkler system or a household appliance.

We do not cover loss at the **residence premises** under items 12, 13, and 14, immediately above, which is caused by freezing while the **building structure** is vacant, unoccupied or under construction or installation, or when freezing results from a lack of utility services at the **residence premises** to which item A.10 in **Losses We Do Not Cover Under Personal Property Protection** applies, unless **you** have used reasonable care to maintain heat in the **building structure**. If the **building structure** is not equipped with an automatic fire protective sprinkler system, **you** may elect to shut off the water supply and drain the water from the systems and appliances instead of maintaining heat in the **building structure**.

- 15. Theft, or attempted theft, including disappearance of property from a known place when it is likely that a theft has occurred. Any theft must be promptly reported to the police.

We do not cover:

- a) theft or attempted theft committed by an **insured person**;
- b) theft in or from the **residence premises** while under construction or installation or of materials and supplies for use in construction or installation, until the **dwelling** is completed and occupied;
- c) theft of any property while at any other residence owned, rented to or occupied by an **insured person** unless the **insured person** is temporarily residing there;
- d) theft of trailers, campers, watercraft, including furnishings, equipment and outboard motors, away from the **residence premises**; or
- e) theft from that part of the **residence premises** rented by **you** to anyone other than an **insured person**.

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- 16. Breakage of glass, meaning damage to covered personal property caused by breakage of glass constituting a part of any **building structure** on the **residence premises**. This does not include damage to the glass.

Losses We Do Not Cover Under Personal Property Protection

- A. Under **Personal Property Protection** of this policy, **we** do not cover any loss which consists of, is caused by, or would not have occurred but for, one or more of the following excluded events, perils, or conditions. Such loss is excluded regardless of: a) the cause or source of the excluded event, peril, or condition; b) any other causes contributing concurrently or in any sequence with the excluded event, peril, or condition to produce the loss; or c) whether the excluded event, peril, or condition involves isolated or widespread damage, arises from natural, man-made or other forces, or arises as a result of any combination of these forces.

- 1. Flood, including, but not limited to, surface water, waves, tidal water, or overflow of any body of water, or spray from any of these, whether or not driven by wind.
- 2. Water or any other substance that backs up through sewers or drains.
- 3. Water or any other substance that overflows from a sump pump, sump pump well, or other system designed for the removal of subsurface water which is drained from a foundation area of a structure.
- 4. Water or any other substance on or below the surface of the ground. This includes water or any other substance which exerts pressure on, or flows, seeps or leaks through any part of the **residence premises**.

We do cover sudden and accidental direct physical loss caused by fire or explosion resulting from items 1 through 4 listed above.

- 5. Earth movement of any type, including, but not limited to, earthquake, volcanic eruption, lava flow, landslide, subsidence, mudflow, pressure, sinkhole, erosion, or the sinking, rising, shifting, creeping, expanding, bulging, cracking, settling, or contracting of the earth. This exclusion applies whether or not the earth movement is combined with water.

We do cover sudden and accidental direct physical loss caused by fire or explosion resulting from earth movement.

- 6. Actions taken by civil, governmental or military authorities:
 - a) to enforce any building codes, ordinances or laws regulating or requiring the construction, installation, reconstruction, maintenance, replacement, repair, placement, or demolition of any **building structure**, other structure, or land at the **residence premises**; or

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- b) requesting, demanding or ordering that an **insured person** test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, or neutralize, or in any way respond to or assess the effects of, any loss or potential loss at the **residence premises**.

However, **we** will cover sudden and accidental direct physical loss caused by actions of civil, governmental or military authority to prevent the spread of fire.

- 7. Nuclear hazard, meaning nuclear reaction, discharge, radiation, or radioactive contamination, or any consequence of any of these. Loss which consists of, is caused by, or would not have occurred but for, the nuclear hazard is not considered loss by fire, explosion, or smoke.
- 8.
 - a) War, whether declared or undeclared;
 - b) warlike acts;
 - c) invasion;
 - d) insurrection;
 - e) rebellion;
 - f) revolution;
 - g) civil war;
 - h) usurped power;
 - i) destruction for a military purpose; or
 - j) action taken by civil, governmental or military authority to hinder or defend against an actual or impending enemy act.
- 9. Vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials or other irritants, contaminants or pollutants.

However, **we** will not apply this exclusion to sudden and accidental direct physical loss which consists of, is caused by, or would not have occurred but for:

- a) a fire or an explosion at **your residence premises**;
- b) smoke or soot resulting from food preparation at **your residence premises**;
- c) the malfunction of a heating or air conditioning system or a household appliance at **your residence premises**;
- d) smoke, soot or fumes originating away from **your residence premises**, provided the smoke, soot or fumes:
 - 1) were not from industrial, governmental or military operations, agricultural smudging, or the manufacturing of any controlled substance; and
 - 2) did not result from nuclear hazard, meaning nuclear reaction, discharge, radiation, or radioactive contamination, or any consequence of any of these;
- e) spray, overspray, spatter, or spillage, by a person located on the ground at the **residence premises** or in or upon a structure at

P-PP-HO-RE-IL (05/22) continued

the **residence premises**, of lawfully possessed, commercially available supplies manufactured or produced for use in food preparation, personal hygiene, or for cleaning or maintaining a residential property or personal property;

- f) spray, overspray, spatter or spillage of lawfully possessed, commercially available supplies by a person performing cleaning or other maintenance services at a premises located within 500 feet of the **residence premises**;
 - g) spillage or release at **your residence premises** of gas or oil, in any form, used to prepare foods at **your residence premises**, or to heat the **dwelling** or other **building structures** at **your residence premises**, when such spillage or release results in a fire or an explosion at **your residence premises**; or
 - h) fuel, oil or other fluids necessary to operate a motorized land vehicle if, at the time of the loss, such fuel, oil or other fluids are being used solely for the purpose of operating a motorized land vehicle and the loss results from a collision, at the **residence premises**, of the motorized land vehicle with **building structures** or other structures on the **residence premises**.
- 10. Lack of utility services at the **residence premises**, meaning loss or interruption of, lack or loss of access to, or unavailability of, one or more utility services for the **residence premises**, including, but not limited to, electric, natural gas, or other fuels, water, sanitation, sewer, cable, or communication services, unless the lack of utility services results solely from a sudden and accidental direct physical loss to property located at the **residence premises** caused by an event, peril or condition not excluded by this policy.

When the lack of utility services results in freezing of:

- a) plumbing, automatic fire protective sprinkler system, heating, or air conditioning systems;
- b) household appliances; or
- c) swimming pools, hot tubs or spas located within a heated portion of the **dwelling**, or their filtration and circulation systems located within a heated portion of the **dwelling**;

or when the lack of utility services results in discharge, leakage or overflow from within a), b) or c) above caused by freezing, **we** do cover sudden and accidental direct physical loss caused by the freezing if **you** used reasonable care to maintain heat in the **building structure**. If the **building structure** is not equipped with an automatic fire protective sprinkler system, **you** may elect to shut off the water supply and drain the water from the systems and appliances instead of maintaining heat in the **building structure**.

- 11. Inability of an **insured person** to use, access or remain at the **residence premises** due to an actual, impending or expected lack, impassability or unavailability of any reasonable means of ingress to
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or egress from the **residence premises** or any other location where the property is located, including, but not limited to, roads, highways, causeways, sidewalks, paths, rails, bridges, tunnels, or waterways.

For purposes of this exclusion, a particular means of ingress or egress will be considered impassable or unavailable if:

- a) it cannot be safely traveled due to physical damage or destruction of that means of ingress or egress; or
- b) it cannot be traveled due to actions by others, including, but not limited to, civil, governmental or military authorities which prohibit or restrict travel using that means of ingress or egress.

12. Weather Conditions that contribute in any way with an event, peril or condition excluded under **Losses We Do Not Cover Under Personal Property Protection** to produce a loss.

- B. Under **Personal Property Protection** of this policy, **we** do not cover any loss consisting of or caused by mold, fungus, wet rot, dry rot, or bacteria. This includes any loss which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot, or bacteria.

This exclusion applies regardless of whether mold, fungus, wet rot, dry rot or bacteria arises from any other cause of loss, including, but not limited to, a loss involving water, water damage, or discharge, which may otherwise be covered by this policy, except as specifically provided in **Your Property Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**. However, **we** will not apply this exclusion to mold, fungus, wet rot, dry rot or bacteria which results from a covered fire or lightning loss.

- C. When loss is not excluded under paragraph A or paragraph B of **Losses We Do Not Cover Under Personal Property Protection**, and there are two or more causes of loss to the covered property, **we** do not cover the loss if the predominant cause(s) of loss is (are) excluded under paragraph D, immediately below.

- D. Under **Personal Property Protection** of this policy, **we** do not cover any loss consisting of or caused by one or more of the following excluded events, perils, or conditions. Such loss is excluded regardless of whether the excluded event, peril or condition involves isolated or widespread damage, arises from natural, man-made or other forces, or arises as a result of any combination of these forces.

1. The failure by any **insured person** to take all reasonable steps to save and preserve property when the property is endangered by a cause of loss **we** cover.
2. Any substantial change or increase in hazard, if changed or increased by any means within the control or knowledge of an **insured person**.
3. Intentional or criminal acts of or at the direction of any **insured person**, if the loss that occurs:

P-PP-HO-RE-IL (05/22) continued

- a) may be reasonably expected to result from such acts; or
- b) is the intended result of such acts.

This exclusion applies regardless of whether the **insured person** is actually charged with, or convicted of, a crime. **We** will not deny payment to an innocent **insured person** who did not cooperate in or contribute to the creation of the loss if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.

This exclusion does not apply to the use of reasonable force to protect persons or property from physical harm.

4. Planning, Construction or Maintenance, meaning faulty, inadequate or defective:
 - a) planning, zoning, development, surveying, siting;
 - b) design, specifications, workmanship, repair, construction, installation, renovation, remodeling, grading, compaction;
 - c) materials used in repair, construction, renovation or remodeling; or
 - d) maintenance;

of property whether on or off the **residence premises** by any person or organization.

P-PP-HO-RE-IL (05/22)

Your Property Additional Protection

P-PAP-RE (05/22)

1. Additional Living Expense

We will pay the reasonable increase in living expenses necessary to maintain **your** normal standard of living when a direct physical loss **we** cover under **Personal Property Protection** makes **your residence premises** uninhabitable. However, additional living expense due to remediation of mold, fungus, wet rot, or dry rot will not be paid in addition to any amounts paid or payable under **Your Property Conditions, Mold, Fungus, Wet Rot, And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

Payment for additional living expense as a result of a covered loss under **Personal Property Protection** will be limited to the least of the following:

- a) the time period required to repair or replace the property **we** cover, using due diligence and dispatch;
- b) if **you** permanently relocate, the shortest time for **your** household to settle elsewhere; or
- c) 12 months.

These periods of time are not limited by the termination of this policy.

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In no event shall **our** payment for additional living expenses exceed the Limit Of Liability shown on **your** Policy Declarations for Additional Living Expense.

We do not cover any lost income or expense due to the cancellation of a lease or agreement.

No deductible applies to this protection.

2. Civil, Governmental And Military Authorities

We will pay the reasonable and necessary increase in living expenses for up to two weeks should civil, governmental or military authorities prohibit the use of the **residence premises** due to a loss at a neighboring premises caused by an event, peril, or condition **we** insure against under **Personal Property Protection**. However, payments for increase in living expenses due to remediation of mold, fungus, wet rot, or dry rot will not be paid in addition to any amounts paid or payable under **Your Property Conditions, Mold, Fungus, Wet Rot, And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

The two-week period of time referenced above is not limited by the termination of this policy.

No deductible applies to this protection.

3. Debris Removal

We will pay reasonable expenses **you** incur to remove debris of covered property damaged by a loss **we** cover. If the loss to the covered property and the cost of debris removal are more than the Limit Of Liability shown on the Policy Declarations for the covered property, **we** will pay up to an additional 5% of that limit for debris removal.

4. Emergency Removal Of Property

We will pay for sudden and accidental direct physical loss to covered property from any cause while removed from a premises because of danger from a loss **we** cover. Protection is limited to a 30-day period from date of removal. This protection does not increase the limit of liability that applies to the covered property.

5. Fire Department Charges

We will pay up to \$1,500 for service charges made by fire departments called to protect **your** property from a loss **we** cover at the **residence premises**.

No deductible applies to this protection.

6. Temporary Repairs After A Loss

We will reimburse **you** up to \$5,000 for the reasonable and necessary cost **you** incur for temporary repairs to protect covered property from further imminent covered loss following a loss **we** cover. This coverage

P-PAP-RE (05/22) continued

does not increase the limit of liability applying to the property being repaired.

7. Power Interruption

We will pay up to \$500 for loss to the contents of freezers and refrigerated units on the **residence premises** caused by the interruption of power which occurs off the **residence premises**. If a power interruption is known to an **insured person**, all reasonable means must be used to protect the contents of freezers and refrigerated units.

This coverage does not increase the limit of liability applying to the damaged property.

8. Collapse

We will cover direct physical loss to property **we** cover under **Personal Property Protection** at the **residence premises** that results from:

- a) the entire collapse of a **building structure**;
- b) the entire collapse of part of a **building structure**; and
- c) direct physical loss to covered property caused by a) or b) above.

For coverage to apply, the collapse of a **building structure** specified in a) or b) above must be a sudden and accidental direct physical loss caused by one or more of the following:

- a) a loss **we** cover under **Personal Property Protection**;
- b) weight of persons, animals, equipment, or property covered under **Personal Property Protection**;
- c) weight of rain, snow, or ice which collects on a roof;
- d) defective methods or materials used in construction, repair, remodeling, or renovation, but only if the collapse occurs in the course of such construction, repair, remodeling, or renovation.

Collapse, as referenced herein, means the **building structure** or part of the covered **building structure** at the **residence premises** has actually fallen down or fallen into pieces unexpectedly and instantaneously. It does not include settling, cracking, shrinking, bulging, expansion, sagging, or bowing. Furthermore, collapse does not include or mean substantial structural impairment or imminent collapse.

This coverage does not increase the limit of liability applying to the covered property.

9. Building Improvements

Unless a higher limit is shown on the Policy Declarations, **we** will pay up to an additional 10% of the amount of insurance shown on the Policy Declarations under **Personal Property Protection** for loss to building additions, alterations, installations or fixtures, made at your expense, in that portion of the **residence premises** occupied, but not owned, by **you**. For coverage to apply, the loss must be a sudden and accidental direct physical loss caused by a loss **we** cover under **Personal Property Protection**.

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P-PAP-RE (05/22) continued

Your Property Conditions

P-PCO-RE-IL (09/24)

P-PAP-RE (05/22)

1. Deductible

We will pay when a covered loss exceeds the applicable deductible shown on the Policy Declarations. **We** will then pay only the excess amount, unless **we** have indicated otherwise in this policy.

Deductible Waiver

If property **we** insure under **your** Allstate Renters policy and property **we** insure under an optional coverage for that policy is damaged in the same event by the same covered cause of loss at the same **residence premises**, and more than one deductible is triggered by the loss, only the greater deductible will be applied to the loss.

2. Insurable Interest And Our Liability

In the event of a covered loss, **we** will not pay for more than an **insured person's** insurable interest in the property covered, nor more than the amount of coverage afforded by this policy.

3. Our Settlement Options

In the event of a covered loss, **we** have the option to:

- repair, rebuild, or replace all or any part of the damaged, destroyed, or stolen property, with property of like kind and quality within a reasonable time; or
- pay for all or any part of the damaged, destroyed, or stolen property, as described in Condition 15, **How We Pay For A Loss**.

Within 30 days after **we** receive **your** signed, sworn proof of loss, **we** will notify **you** of the option or options **we** intend to exercise.

4. Our Settlement Of Loss

We will settle any covered loss with **you** unless some other person or entity is named in the policy. **We** will settle within 30 days after the amount of loss is finally determined. This amount may be determined by an agreement between **you** and **us**, an appraisal award or a court judgment.

5. Appraisal

If **you** and **we** fail to agree on the amount of loss, either party may make written demand for an appraisal. Upon such demand, each party must select a competent and impartial appraiser and notify the other of the appraiser's identity within 20 days after the demand is received. The appraisers will select a competent and impartial umpire. If the appraisers are unable to agree upon an umpire within 15 days, **you** or **we** can ask a judge of a court of record in the state where the **residence premises** is located to select an umpire.

P-PCO-RE-IL (09/24) continued

The appraisers shall then determine the amount of loss, stating separately the **actual cash value** and the amount of loss to each item. If the appraisers submit a written report of an agreement to **you** and to **us**, the amount agreed upon shall be the amount of loss. If they cannot agree, they will submit their differences to the umpire. A written award agreed upon by any two will determine the amount of loss.

Each party will pay the appraiser it chooses, and equally bear expenses for the umpire and all other appraisal expenses. However, if **your** full amount of appraised loss is upheld by agreement of the appraisers or the umpire, then **your** appraisal fee and umpire's appraisal fee shall be paid by **us**.

6. Abandoned Property

We are not obligated to accept any property or responsibility for any property abandoned by an **insured person**.

7. Our Rights To Recover Payment And The Deductible

When **we** pay for any loss, an **insured person's** right to recover from anyone else becomes **ours** up to the amount **we** have paid, including any applicable insurance deductible shown on the Policy Declarations. That person expressly assigns to **us** the right to recover any amount paid, including the deductible.

We reserve the right to payment, reimbursement, and subrogation regardless of whether the total amount of recovery of the **insured person** is less than the actual loss suffered by that person.

If a recovery is made, **we** will reimburse all or a portion of the deductible to that person.

An **insured person** may have a right to recover losses in excess of their deductible for losses not covered by the policy. **We** are not obligated to pursue the recovery of losses not paid pursuant to the policy and will not do so absent an additional, separate written agreement.

An **insured person** must protect these rights and help **us** enforce them. **You** may waive **your** rights to recover against another person for loss involving the property covered by this policy. This waiver must be in writing prior to the date of loss.

8. Our Rights To Obtain Salvage

We have the option to take all or any part of the damaged or destroyed covered property upon replacement by **us** or payment of the agreed or appraised value.

We will notify **you** of **our** intent to exercise this option within 30 days after **we** receive **your** signed, sworn proof of loss. If no signed, sworn proof of loss is requested by **us**, **we** will notify **you** of **our** intent to exercise this option within 60 days after the date **you** report the loss to **us**.

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When **we** settle any loss caused by theft or disappearance, **we** have the right to obtain all or part of any property which may be recovered. An **insured person** must protect this right and inform **us** of any property recovered. **We** will inform **you** of **our** intent to exercise this right within 10 days of **your** notice of recovery to **us**.

9. Action Against Us

No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under a coverage to which **Your Property Conditions** applies, unless:

- there has been full compliance with all policy terms; and
- the action is commenced within one year from the date of loss or damage. This period of time of one year from the date of loss or damage for bringing suit will be extended by the number of days equal to the period of time between the date any proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.

10. Loss To A Pair Or Set

If there is a covered loss to a pair or set, **we** may:

- repair or replace any part of the pair or set to restore it to its **actual cash value** before the loss; or
- pay the difference between the **actual cash value** of the pair or set before and after the loss.

11. Glass Replacement

Payment for loss to covered glass includes the cost of using safety glazing materials when required by law.

12. No Benefit To Bailee

This insurance will not benefit any person or organization that may be caring for or handling **your** property for a fee.

13. Mold, Fungus, Wet Rot, And Dry Rot Remediation As A Direct Result Of A Covered Water Loss

In the event of a covered water loss under **Your Property Protection** we will pay up to \$5,000 for mold, fungus, wet rot or dry rot **remediation**.

Remediation means the reasonable and necessary treatment, removal, or disposal of mold, fungus, wet rot, or dry rot as required to complete repair or replacement of property **we** cover under **Your Property Protection** damaged by a covered water loss, including payment for any reasonable increase in living expenses necessary to maintain **your** normal standard of living if mold, fungus, wet rot, or dry rot makes **your** residence premises uninhabitable. **Remediation** also includes any investigation or testing to detect, measure or evaluate mold, fungus, wet rot, or dry rot.

This Condition does not increase the limits of liability under **Your Property Protection**.

14. What You Must Do After A Loss

P-PCO-RE-IL (09/24) continued

In the event of a loss to any property that may be covered by this policy, **you** must:

- immediately give **us** or **our** agent notice. Notice for **windstorm** or hail losses is required within one year from the date of loss. Report any theft to the police as soon as possible.
- protect the property from further loss. Make any reasonable repairs necessary to protect it. Keep an accurate record of any repair expenses.
- separate damaged from undamaged personal property. Give **us** a detailed list of the damaged, destroyed, or stolen property, showing the quantity, cost, **actual cash value**, and the amount of loss claimed.
- give **us** all accounting records, bills, invoices, and other vouchers, or certified copies, which **we** may reasonably request to examine and permit **us** to make copies.
- produce receipts for any increased costs to maintain **your** standard of living while **you** reside elsewhere.
- as often as **we** reasonably require:
 - show **us** the damaged property. **We** have a right to reasonable and safe opportunities to view and inspect the loss as often as necessary, unimpeded by actions of **you** or others, including, but not limited to, civil, governmental or military authorities, that prevent **us** from viewing and inspecting the loss. **We** may require **you** to accompany **us** when **we** conduct these activities.
 - at **our** request, submit to examinations under oath, separately and apart from any other person defined as **you** or **insured person** and sign a transcript of the same.
 - produce representatives, employees, members of the **insured person's** household, or others to the extent it is within the **insured person's** power to do so;
 - provide available information as **we** require concerning roomers, boarders, or renters;
 - provide available information as **we** require concerning any lodging agreement that **you** have with a person renting from **you** living space at the **residence premises**; and
- within 60 days of **our** request, give **us** a signed, sworn proof of the loss. This statement must include the following information:
 - the date, time, location, and cause of loss;
 - the interest **insured persons** and others have in the property, including any encumbrances;
 - the **actual cash value** and amount of loss for each item damaged, destroyed, or stolen;
 - any other insurance that may cover the loss; and
 - any changes in title, use, occupancy, or possession of the property that have occurred during the policy period;
 - at **our** request, the specifications of any damaged **building structure** or other structure.

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We have no duty to provide coverage under this section if **you**, an **insured person**, or a representative of either fail to comply with items a) through g) above, and this failure to comply is prejudicial to **us**.

15. How We Pay For A Loss

Under **Personal Property Protection**, payment for covered loss will be by one or more of the following methods:

- a) **Special Payment.** At **our** option, **we** may make payment for a covered loss before **you** repair, rebuild, or replace the damaged, destroyed, or stolen property if the whole amount of loss for property covered under **Personal Property Protection**, without deduction for depreciation, is less than \$2,500, **your** Policy Declarations shows that the Personal Property Reimbursement provision applies, and the property is not excluded from the Personal Property Reimbursement provision.
- b) **Actual Cash Value.** If **you** do not repair or replace the damaged, destroyed or stolen property, payment will be on an **actual cash value** basis. This means there may be a deduction for depreciation. Payment will not exceed the Limit Of Liability shown on the Policy Declarations for the coverage that applies to the damaged, destroyed or stolen property, regardless of the number of items involved in the loss.

You may make claim for additional payment as described in paragraph c) below if applicable, if **you** repair or replace the damaged, destroyed or stolen covered property within 180 days of the **actual cash value** payment.

- c) **Personal Property Reimbursement.** When the Policy Declarations shows that the Personal Property Reimbursement provision applies under **Personal Property Protection**, **we** will make additional payment to reimburse **you** for cost in excess of **actual cash value** if **you** repair, rebuild, or replace damaged, destroyed, or stolen covered personal property within 180 days of the **actual cash value** payment.

Personal Property Reimbursement payment will not exceed the smallest of the following amounts:

- 1) the amount actually and necessarily spent to repair or replace the property with similar property of like kind and quality;
- 2) the cost of repair or restoration; or
- 3) the Limit Of Liability shown on the Policy Declarations for **Personal Property Protection**, or any special limit of liability described in the policy, regardless of the number of items of personal property involved in the loss.

Personal Property Reimbursement will be limited to the difference between any **actual cash value** payment made for the covered loss to personal property and the smallest of 1), 2) or 3) above.

P-PCO-RE-IL (09/24) continued

Personal Property Reimbursement will not apply to:

- 1) antiques, fine arts, paintings, statuary, and similar articles which, by their inherent nature, cannot be replaced;
- 2) articles whose age or history contribute substantially to their value. This includes, but is not limited to, memorabilia, souvenirs, and collector's items;
- 3) property that was obsolete or unusable for the originally intended purpose because of age or condition prior to the loss; or
- 4) motorized land vehicles whether the land vehicle is being powered or assisted by a motor or engine at the time of loss or not, used solely for the service of the **insured premises** and not licensed for use on public roads. This does not include motorized land vehicles designed for assisting the disabled and not licensed for use on public roads or lawn and garden implements under 40 horsepower, including, but not limited to, riding lawn mowers, and robotic lawn mowers.

16. Other Insurance

If both this insurance and other insurance apply to a loss, **we** will pay the proportionate amount that this insurance bears to the total amount of all applicable insurance. However, in the event of a loss by theft, this insurance shall be excess over any other insurance that covers loss by theft.

17. Property Insurance Adjustment

At each policy renewal, **we** may increase the Limit Of Liability shown on the Policy Declarations for **Personal Property Protection** to reflect the minimum amount of insurance coverage **we** are willing to issue for the succeeding policy period under **Personal Property Protection** for property **we** cover under **Personal Property Protection**.

Any adjustment in the limit of liability for **Personal Property Protection** in accordance with **our** manual of Rules and Rates.

Any adjustment in premium resulting from the application of this condition will be made based on premium rates in use by **us** at the time a change in limits is made.

We will not reduce the Limit Of Liability shown on the Policy Declarations without **your** consent. **You** agree that it is **your** responsibility to ensure that each of the Limits Of Liability shown on the Policy Declarations are appropriate for **your** insurance needs. If **you** want to increase or decrease any of the Limits Of Liability shown on the Policy Declarations, **you** must contact **us** to request such a change.

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Your Family Liability And Guest Medical Protection

P-FLGM-HO-MH-RE-IL (09/24)

Family Liability Protection

Losses We Cover Under Family Liability Protection

Subject to the terms, conditions and limitations of this policy, **we** will pay damages which an **insured person** becomes legally obligated to pay because of **bodily injury** or **property damage** arising from an **occurrence** to which this policy applies, and is covered by this part of the policy.

We may investigate or settle any claim or suit for covered damages against an **insured person**. If an **insured person** is sued for these damages, **we** will provide a defense with counsel of **our** choice, even if the allegations are groundless, false, or fraudulent. **We** are not obligated to pay any claim or judgment after **we** have exhausted **our** limit of liability.

Losses We Do Not Cover Under Family Liability Protection

1. **We** do not cover any **bodily injury** or **property damage** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. This exclusion applies even if:
 - a) such **bodily injury** or **property damage** is of a different kind or degree than intended or reasonably expected; or
 - b) such **bodily injury** or **property damage** is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether or not such **insured person** is actually charged with, or convicted of, a crime.

We will not deny payment to an innocent **insured person** who did not cooperate in, or contribute to, the creation of the loss if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.

This exclusion does not apply to the use of reasonable force to protect persons or property from physical harm.

2. **We** do not cover **bodily injury** to an **insured person** or **property damage** to property owned by an **insured person** whenever any benefit of this coverage would accrue directly or indirectly to an **insured person**.
3. **We** do not cover **bodily injury** to any person eligible to receive any benefits required to be provided, or voluntarily provided, by an **insured person** under any workers' compensation, non-occupational disability, or occupational disease law.
4. **We** do not cover **bodily injury** or **property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of **aircraft**.

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We will not apply this exclusion to **bodily injury** to a **residence employee**.

5. **We** do not cover **bodily injury** or **property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading, or unloading of any motor vehicle, whether the motor vehicle is being powered or assisted by a motor or engine at the time of loss or not, or trailer. **We** will not apply this exclusion to:
 - a) a motor vehicle in dead storage or used exclusively on an **insured premises**;
 - b) any motor vehicle designed principally for recreational use off public roads, unless that vehicle is owned by an **insured person** and is being used away from an **insured premises**;
 - c) a motorized wheelchair;
 - d) a vehicle used to service an **insured premises** which is not designed for use on public roads and not subject to motor vehicle registration;
 - e) a golf cart owned by an **insured person** when used for golfing purposes;
 - f) a trailer of the boat, camper, home or utility type unless it is being towed or carried by a motorized land vehicle;
 - g) lawn or garden implements under 40 horsepower; or
 - h) **bodily injury** to a **residence employee**.
6. **We** do not cover **bodily injury** or **property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of watercraft away from an **insured premises** if the watercraft:
 - a) has inboard or inboard-outboard motor power of more than 50 horsepower;
 - b) is a sailing vessel 26 feet or more in length;
 - c) is powered by one or more outboard motors with more than 25 total horsepower;
 - d) is designated as an airboat, air cushion, or similar type of watercraft; or
 - e) is a personal watercraft, meaning a craft propelled by a water jet pump engine and designed to be operated by a person or persons sitting, standing or kneeling on the craft.

We will not apply this exclusion to **bodily injury** to a **residence employee**.

7. **We** do not cover **bodily injury** or **property damage** arising out of:
 - a) the negligent supervision by any **insured person** of any person; or
 - b) any liability statutorily imposed on any **insured person**;arising from the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading, or unloading of any **aircraft**, watercraft, hovercraft, motorized land vehicle, whether the motorized land vehicle is being powered or assisted by a motor or engine at the time of loss or not, or

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trailer which is not covered under **Your Family Liability And Guest Medical Protection** of this policy.

8. **We** do not cover **bodily injury** which results in any manner from:
- lead in any form;
 - asbestos in any form;
 - radon in any form; or
 - oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.

This exclusion does not apply to **bodily injury** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

9. **We** do not cover **property damage** consisting of, or caused by:
- lead in any form;
 - asbestos in any form;
 - radon in any form; or
 - oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.

This exclusion does not apply to **property damage** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

10. **We** do not cover any liability imposed upon any **insured person** by any civil, governmental or military authority for **bodily injury** or **property damage** which results in any manner from, or for **property damage** consisting of, or caused by, any type of vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, irritants, contaminants, or pollutants, including but not limited to:
- lead in any form;
 - asbestos in any form;
 - radon in any form; or
 - oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank located at the **residence premises**.

This exclusion does not apply to **bodily injury** or **property damage** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

11. **We** do not cover **bodily injury** or **property damage** arising out of the rendering of, or failure to render, professional services by an **insured person**.

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12. **We** do not cover **bodily injury** or **property damage** arising out of the past or present **business** activities of an **insured person**.

We will not apply this exclusion to **bodily injury** or **property damage** arising from the occasional or part-time **business** activities of an **insured person** who is a student under 21 years of age who is self-employed and has no employees.

13. **We** do not cover **bodily injury** or **property damage** arising out of any premises, other than an **insured premises**, owned, rented or controlled by an **insured person**. **We** will not apply this exclusion to **bodily injury** to a **residence employee**.

14. **We** do not cover **property damage** to property rented to, occupied or used by, or in the care of, an **insured person**.

We will not apply this exclusion if the **property damage** is caused by sudden and accidental fire, explosion, smoke or water damage.

15. **We** do not cover any liability an **insured person** assumes arising out of any contract or agreement.

16. **We** do not cover **bodily injury** or **property damage** caused by:
- war, whether declared or undeclared;
 - warlike acts;
 - invasion;
 - insurrection;
 - rebellion;
 - revolution;
 - civil war;
 - usurped power;
 - destruction for a military purpose; or
 - action taken by civil, governmental or military authority to hinder or defend against an actual or impending enemy act.

17. **We** do not cover **bodily injury** or **property damage** which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot, or bacteria.

18. **We** do not cover any liability imposed upon any **insured person** by any civil, governmental or military authority for **bodily injury** or **property damage** which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot, or bacteria.

19. **We** do not cover any loss, cost or expense arising out of any request, demand, or order that any **insured person** test for, monitor, clean up, remove, contain, treat, detoxify, decontaminate, or neutralize, or in any way respond to or assess the effects of any type of vapors, fumes, smoke, smog, soot, alkalis, acids, toxic chemicals, toxic gasses, toxic liquids, toxic solids, waste materials, irritants, contaminants, or pollutants, including but not limited to:

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- a) lead in any form;
- b) asbestos in any form;
- c) radon in any form; or
- d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank located at the **residence premises**.

This exclusion does not apply to **bodily injury** or **property damage** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

20. **We** do not cover **bodily injury** or **property damage** arising out of nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these. **Bodily injury** or **property damage** arising out of a nuclear hazard is not considered as arising from fire, explosion or smoke.
21. **We** do not cover **bodily injury** or **property damage** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of hovercrafts. **We** will not apply this exclusion to **bodily injury** to a **residence employee**.
22. **We** do not cover **bodily injury** or **property damage** arising from actual, alleged, or threatened sexual harassment, sexual molestation, corporal punishment or physical or mental abuse inflicted by or at the direction of any **insured person**.
23. **We** do not cover **bodily injury** or **property damage** arising out of:
 - a) the negligent supervision by any **insured person** of any person; or
 - b) any liability statutorily imposed on any **insured person**;arising from actual, alleged, or threatened sexual harassment, sexual molestation, corporal punishment or physical or mental abuse.
24. **We** do not cover **bodily injury** or **property damage** arising out of an animal owned by, acquired by, or in the care, custody, or control of an **insured person** and that animal:
 - a) has previously bitten or attacked any person resulting in **bodily injury**; or
 - b) is wild by birth or by nature, including, but not limited to a:
 - 1) primate;
 - 2) venomous or poisonous animal;
 - 3) bird of prey;
 - 4) wild or feral canine;
 - 5) non-domesticated feline; orany hybrid of these.

This exclusion does not apply to an animal that is:

- a) currently, or was previously, owned and trained by a governmental agency; or

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- b) a service animal as defined by the Americans with Disabilities Act (ADA).

Guest Medical Protection

Losses We Cover Under Guest Medical Protection

We will pay the reasonable expenses incurred for necessary medical, surgical, X-ray and dental services, ambulance, hospital, licensed nursing, and funeral services, and prosthetic devices, eye glasses, hearing aids, and pharmaceuticals. These expenses must be incurred and the services performed within three years from the date of an **occurrence** causing **bodily injury** to which this policy applies, and is covered by this part of the policy.

Each person who sustains **bodily injury** is entitled to this protection when that person is:

1. on the **insured premises** with the permission of an **insured person**; or
2. off the **insured premises**, if the **bodily injury**:
 - a) arises out of a condition on the **insured premises** or immediately adjoining ways;
 - b) is caused by the activities of an **insured person** or a **residence employee**;
 - c) is caused by an animal owned by or in the care of an **insured person**; or
 - d) is sustained by a **residence employee**.

Losses We Do Not Cover Under Guest Medical Protection

1. **We** do not cover any **bodily injury** intended by, or which may reasonably be expected to result from the intentional or criminal acts or omissions of, any **insured person**. This exclusion applies even if:
 - a) such **bodily injury** is of a different kind or degree than intended or reasonably expected; or
 - b) such **bodily injury** is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether or not such **insured person** is actually charged with, or convicted of, a crime.

We will not deny payment to an innocent **insured person** who did not cooperate in, or contribute to, the creation of the loss if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.

This exclusion does not apply to the use of reasonable force to protect persons or property from physical harm.

2. **We** do not cover **bodily injury** to any **insured person** or regular resident of the **insured premises**. **We** will not apply this exclusion to a **residence employee**.

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3. **We** do not cover **bodily injury** to any person eligible to receive any benefits required to be provided, or voluntarily provided, by an **insured person** under any workers' compensation, non-occupational disability, or occupational disease law.
4. **We** do not cover **bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of **aircraft**.
- We** will not apply this exclusion to **bodily injury** to a **residence employee**.
5. **We** do not cover **bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any motor vehicle, whether the motor vehicle is being powered or assisted by a motor or engine at the time of loss or not, or trailer. **We** will not apply this exclusion to:
- a) a motor vehicle in dead storage or used exclusively on an **insured premises**;
 - b) any motor vehicle designed principally for recreational use off public roads, unless that vehicle is owned by an **insured person** and is being used away from an **insured premises**;
 - c) a motorized wheelchair;
 - d) a vehicle used to service an **insured premises** which is not designed for use on public roads and not subject to motor vehicle registration;
 - e) a golf cart owned by an **insured person** when used for golfing purposes;
 - f) a trailer of the boat, camper, home or utility type unless it is being towed or carried by a motorized land vehicle;
 - g) lawn or garden implements under 40 horsepower; or
 - h) **bodily injury** to a **residence employee**.
6. **We** do not cover **bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of watercraft away from an **insured premises** if the watercraft:
- a) has inboard or inboard-outboard motor power of more than 50 horsepower;
 - b) is a sailing vessel 26 feet or more in length;
 - c) is powered by one or more outboard motors with more than 25 total horsepower;
 - d) is designated as an airboat, air cushion, or similar type of watercraft; or
 - e) is a personal watercraft, meaning a craft propelled by a water jet pump engine and designed to be operated by a person or persons sitting, standing or kneeling on the craft.
- We** will not apply this exclusion to **bodily injury** to a **residence employee**.
7. **We** do not cover **bodily injury** arising out of:

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- a) the negligent supervision by any **insured person** of any person; or
 - b) any liability statutorily imposed on any **insured person**;
- arising from the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of any **aircraft**, watercraft, hovercraft, motorized land vehicle, whether the motorized land vehicle is being powered or assisted by a motor or engine at the time of loss or not, or trailer which is not covered under **Your Family Liability And Guest Medical Protection** of this policy.
8. **We** do not cover any **bodily injury** which results in any manner from:
- a) lead in any form;
 - b) asbestos in any form;
 - c) radon in any form; or
 - d) oil, fuel oil, kerosene, liquid propane or gasoline intended for, or from, a storage tank or container with a capacity of more than 10 U.S. gallons located at the **residence premises**.
- This exclusion does not apply to **bodily injury** which results from heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.
9. **We** do not cover **bodily injury** arising out of the rendering of, or failure to render, professional services by an **insured person**.
10. **We** do not cover **bodily injury** arising out of the past or present **business** activities of an **insured person**.
- We** will not apply this exclusion to **bodily injury** arising from the occasional or part-time **business** activities of an **insured person** who is a student under 21 years of age who is self-employed and has no employees.
11. **We** do not cover **bodily injury** to any person on the **insured premises** because of a **business** activity or professional service conducted there.
12. **We** do not cover **bodily injury** arising out of any premises, other than an **insured premises**, owned, rented or controlled by an **insured person**. **We** will not apply this exclusion to **bodily injury** to a **residence employee**.
13. **We** do not cover **bodily injury** caused by:
- a) war, whether declared or undeclared;
 - b) warlike acts;
 - c) invasion;
 - d) insurrection;
 - e) rebellion;
 - f) revolution;
 - g) civil war;
 - h) usurped power;
 - i) destruction for a military purpose; or

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- j) action taken by civil, governmental or military authority to hinder or defend against an actual or impending enemy act.
- 14. **We** do not cover **bodily injury** which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot, or bacteria.
- 15. **We** do not cover **bodily injury** arising out of nuclear hazard, meaning nuclear reaction, discharge, radiation or radioactive contamination, or any consequence of any of these. **Bodily injury** arising out of a nuclear hazard is not considered as arising from fire, explosion or smoke.
- 16. **We** do not cover **bodily injury** arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of hovercrafts. **We** will not apply this exclusion to **bodily injury** to a **residence employee**.
- 17. **We** do not cover **bodily injury** arising from actual, alleged, or threatened sexual harassment, sexual molestation, corporal punishment or physical or mental abuse inflicted by or at the direction of any **insured person**.

Your Family Liability And Guest Medical Additional Protection

We will pay, in addition to the limits of liability:

1. Claim Expenses

We will pay:

- a) all costs **we** incur in the settlement of any claim or the defense of any suit against an **insured person**;
- b) interest accruing on damages awarded until such time as **we** have paid, formally offered, or deposited in court the amount for which **we** are liable under this policy; interest will be paid only on damages which do not exceed **our** limits of liability;
- c) premiums on bonds required in any suit **we** defend; **we** will not pay bond premiums in an amount that is more than **our** limit of liability; **we** have no obligation to apply for or furnish bonds;
- d) up to \$150 per day for loss of wages and salary, when **we** ask **you** to attend trials and hearings;
- e) any other reasonable expenses incurred by an **insured person** at **our** request.

2. Emergency First Aid

We will pay reasonable expenses incurred by an **insured person** for first aid to other persons at the time of an accident involving **bodily injury** covered under this policy.

3. Damage To Property Of Others

At **your** request, **we** will pay:

- A. subject to the \$10,000 per excursion limit described in this sub-item 3.A, for **property damage** an **insured person** causes to someone else's property which is, or is furnished in connection with, a private residence, or a hotel room or similar accommodation, rented to,

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occupied or used by, or in the care of, an **insured person** for temporary overnight lodging purposes while such **insured person** is traveling, vacationing or otherwise away from their residence.

We do not cover any lost income or expense due to the cancellation of a lease or agreement.

The total amount **we** will pay will not exceed \$10,000 per excursion. For purposes of this protection, an excursion begins the day an **insured person** leaves their residence for the purpose described above and ends on the day such person returns to their residence with no intent to continue that excursion. However, in the event multiple **insured persons** participate in any portion of an excursion, the excursion begins the day the first **insured person** leaves their residence for the purpose described above and ends on the day that all **insured persons** have returned to their residence with no intent to continue that excursion.

We will not pay more than \$10,000 per excursion, regardless of the number of **insured persons** participating in the excursion or causing **property damage** during the excursion, the number of separate acts causing **property damage**, the duration of the excursion, or the number of separate policy periods through which the excursion extends.

- B. up to \$1,000 each time an **insured person** causes **property damage** to someone else's property of a type for which no protection is afforded under sub-item 3.A, above.

At **our** option, **we** will pay the cost to either repair or replace the property damaged by an **insured person**, without deduction for depreciation.

We will not pay for **property damage**:

- a) to property covered under **Your Property**;
- b) to property intentionally damaged by an **insured person** who has attained the age of 13;
- c) under sub-item 3.A to property damaged in a student dormitory, fraternity, sorority or off-campus housing caused by any student other than **you**;
- d) 1) to property owned by an **insured person**;
- 2) to property of an **insured person's tenant**, roomer or boarder;
- 3) to property of any employee of an **insured person's tenant**, roomer or boarder;
- 4) to property of any guest of an **insured person's tenant**, roomer or boarder; or
- 5) to property of any resident in **your** household; or
- e) arising out of:
 - 1) past or present **business** activities;

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- 2) any act or omission in connection with a premises, other than an **insured premises**, owned, rented or controlled by an **insured person**; or
- 3) the ownership or use of a motorized land vehicle, whether the motorized land vehicle is being powered or assisted by a motor or engine at the time of loss or not, trailer, **aircraft**, hovercraft or watercraft.

Your Family Liability And Guest Medical Conditions

1. What You Must Do After A Loss

In the event of **bodily injury** or **property damage**, you must do the following:

- a) Promptly notify **us** or **our** agent stating:
 - 1) **your** name and policy number;
 - 2) the date, the place and the circumstances of the loss;
 - 3) the name and address of anyone who might have a claim against an **insured person**;
 - 4) the names and addresses of any witnesses.
- b) Promptly send **us** any legal papers relating to the accident.
- c) At **our** request, an **insured person** will:
 - 1) cooperate with **us** and assist **us** in any matter concerning a claim or suit;
 - 2) help **us** enforce any right of recovery against any person or organization who may be liable to an **insured person**;
 - 3) attend any hearing or trial.
- d) Under the **Your Family Liability And Guest Medical Additional Protection, Damage To Property Of Others** protection, within 60 days of **our** request, give **us** a sworn statement of the loss. Also, an **insured person** must be prepared to show **us** any damaged property under that person's control.

Any **insured person** will not voluntarily pay any money, assume any obligations or incur any expense, other than for first aid to others at the time of the loss as provided for in this policy.

2. What An Injured Person Must Do—Guest Medical Protection

If someone is injured, that person, or someone acting for that person, must do the following:

- a) Promptly give **us** written proof of the loss. If **we** request, this must be done under oath.
- b) Give **us** written authorization to obtain copies of all medical records and reports.
- c) Permit doctors **we** select to examine the injured person as often as **we** may reasonably require.

3. Our Payment Of Loss—Guest Medical Protection

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We may pay the injured person or the provider of the medical services. Payment under this coverage is not an admission of liability by **us** or an **insured person**.

4. Our Limits Of Liability

Regardless of the number of **insured persons**, injured persons, claims, claimants or policies involved, **our** total liability under **Family Liability Protection** for damages resulting from one **occurrence** will not exceed the Limit Of Liability shown on the Policy Declarations. All **bodily injury** and **property damage** resulting from continuous or repeated exposure to the same general conditions is considered the result of one **occurrence**.

Our total liability under **Guest Medical Protection** for all medical expenses payable for **bodily injury**, to any one person, shall not exceed the "each person" Limit Of Liability shown on the Policy Declarations.

5. Bankruptcy

We are not relieved of any obligation under this policy because of the bankruptcy or insolvency of an **insured person**.

6. Our Rights To Recover Payment—Family Liability Protection

When **we** pay any loss, an **insured person's** right to recover from anyone else becomes **ours** up to the amount **we** have paid. An **insured person** must protect these rights and help **us** enforce them.

7. Action Against Us

- a) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, unless there has been full compliance with all policy terms.
- b) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Family Liability Protection**, unless the obligation of an **insured person** to pay has been finally determined either by judgment against the **insured person** after actual trial, or by written agreement of the **insured person**, injured person and **us**, and the action against **us** is commenced within one year of such judgment or agreement. This period of time of one year from the date of loss for bringing suit will be extended by the number of days equal to the period of time between the date any proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.
- c) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Guest Medical Protection**, unless such action is commenced within one year after the date the expenses for which coverage is sought were actually incurred. This period of time of one year from the date of loss for bringing suit will be extended by the number of days equal to the period of time between the date any

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proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.

- d) No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Your Family Liability And Guest Medical Additional Protection**, unless such action is commenced within one year after the date the claim expenses or emergency first aid expenses for which coverage is sought were actually incurred, or within one year after the date of loss to the property if coverage is being sought under the **Damage To Property Of Others** provision. This period of time of one year from the date of loss for bringing suit will be extended by the number of days equal to the period of time between the date any proof of loss required by this policy is filed with **us** and the date **we** deny the claim in whole or in part.
- e) No one shall have any right to make **us** a party to an action to determine the liability of an **insured person**.

8. **Other Insurance—Family Liability Protection**

If there is other insurance covering the loss at the time of the occurrence, **we** will pay only **our** share of any damages. **Our** share will be determined by adding the limits of this insurance to the limits of all other insurance that applies on the same basis and finding the total that **our** limits represent.

P-FLGM-HO-MH-RE-IL (09/24)

(continued on next page)

Standard Fire Policy Provisions

P-SF (05/22)

In Consideration of the Provisions and Stipulations Herein or Added Hereto and of the Premium Specified in the Declarations (or specified in endorsement attached thereto), **Allstate, for the term shown in the Declarations from inception date shown in the Declarations until cancelled or expiration** at location of property involved, to an amount not exceeding the limit of liability specified, does insure **the Insured named in the Declarations** and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance of any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the Insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND OTHER PERILS INSURED AGAINST IN THIS POLICY INCLUDING REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of **us**.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

1	Concealment, fraud.	This entire policy shall be void if, whether before or after a loss, the insured has willfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any fraud or false swearing by the insured relating thereto.
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3		
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7	Uninsurable and excepted property.	This policy shall not cover accounts, bills, currency, deeds, evidences of debt, money or securities; nor, unless specifically named hereon in writing, bullion or manuscripts.
8		
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10		
11	Perils not included.	This Company shall not be liable for loss by fire or other perils insured against in this policy caused, directly or indirectly, by: (a)
12		
13		
14		enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately
15		

P-SF (05/22) continued

16 impending enemy attack; (b) invasion; (c) insurrection; (d) rebellion; (e) revolution; (f) civil war; (g) usurped power; (h) order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided that such fire did not originate from any of the perils excluded by this policy; (i) neglect of the insured to use all reasonable means to save and preserve the property at and after a loss, or when the property is endangered by fire in neighboring premises; (j) nor shall this Company be liable for loss by theft.

25 **Other Insurance.** Other insurance may be prohibited or the amount of insurance may be limited by endorsement attached hereto.

28 **Conditions suspending or restricting insurance. Unless otherwise provided in writing added hereto this Company shall not be liable for loss occurring**

31 (a) while the hazard is increased by any means within the control or knowledge of the insured; or

33 (b) while a described building, whether intended for occupancy by owner or tenant, is vacant or unoccupied beyond a period of sixty consecutive days; or

36 (c) as a result of explosion or riot, unless fire ensues, and in that event for loss by fire only.

38 **Other perils or subjects.** Any other peril to be insured against or subject of insurance to be covered in this policy shall be by endorsement in writing hereon or added hereto.

42 **Added provisions.** The extent of the application of insurance under this policy and of the contribution to be made by this Company in case of loss, and any other provision or agreement not inconsistent with the provisions of this policy, may be provided for in writing added hereto, but no provision may be waived except such as by the terms of this policy is subject to change.

49 **Waiver provisions.** No permission affecting this insurance shall exist, or waiver of any provision be valid, unless granted herein or expressed in writing added hereto. No provision, stipulation or forfeiture shall be held to be waived by any requirement or proceeding on the part of this Company relating to appraisal or to any examination provided for herein.

56 **Cancellation of policy.** This policy shall be cancelled at any time at the request of the insured, in which case this Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. This policy may be cancelled at any time by this Company by giving to the insured a five days' written notice of cancellation with or without tender of the excess of paid premium above the pro rata premium for the expired time, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium (if not tendered) will be refunded on demand.

68 **Mortgage interests and obligations.** If loss hereunder is made payable, in whole or in part, to a designated mortgagee not named herein as the insured, such interest in this policy may be cancelled by giving to such mortgagee a ten days' written notice of cancellation.

74 If the insured fails to render proof of loss to such mortgagee, upon notice, shall render proof of loss in the form herein specified within sixty (60) days thereafter and shall be subject to the provisions of the policy.

(continued on next page)

Renters Policy

Policy number:

923 123 833

Policy effective date:

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visions hereof relating to appraisal and time of payment and of bringing suit. If this Company shall claim that no liability existed as to the mortgagor or owner, it shall, to the extent of payment of loss to the mortgagee, be subrogated to all the mortgagee's rights of recovery, but without impairing mortgagee's right to sue; or it may pay off the mortgage debt and require an assignment thereof and of the mortgage. Other provisions relating to the interests and obligations of such mortgagee may be added hereto by agreement in writing.

Pro rata liability. This Company shall not be liable for a greater proportion of any loss than the amount hereby insured shall bear to the whole insurance covering the property against the peril involved, whether collectible or not.

Requirements in case loss occurs. The insured shall give immediate written notice to this Company of any loss, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, furnish a complete inventory of the destroyed, damaged and undamaged property, showing in detail quantities, costs, actual cash value and amount of loss claimed; and within sixty days after the loss, unless such time is extended in writing by this Company, the insured shall render to this Company a proof of loss, signed and sworn to by the insured, stating the knowledge and belief of the insured as to the following: the time and origin of the loss, the interest of the insured and of all others in the property, the actual cash value of each item thereof and the amount of loss thereto, all encumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of loss and whether or not it then stood on leased ground, and shall furnish a copy of all the descriptions and schedules in all policies and, if required, verified plans and specifications of any building, fixtures or machinery destroyed or damaged. The insured, as often as may be reasonably required, shall exhibit to any person designated by this Company all that remains of any property herein described, and submit to examinations under oath by any person named by this Company, and subscribe the same; and, as often as may be reasonably required, shall produce for examination all books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by this Company or its representative, and shall permit extracts and copies thereof to be made.

Appraisal. In case the insured and this Company shall fail to agree as to the actual cash value of the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen days to agree upon such umpire, then, on request of the insured or this Company, such umpire shall be selected by a judge of a court of record in the state in which the property covered is located. The appraisers shall then appraise the loss, stating separately actual cash value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two when filed with this Company shall determine the amount of actual cash value and loss. Each

P-SF (05/22) continued

appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

Company's options. It shall be optional with this Company to take all, or any part, of the property at the agreed or appraised value, and also to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within thirty days after the receipt of the proof of loss herein required.

Abandonment. There can be no abandonment to this Company of any property.

When loss payable. The amount of loss for which this Company may be liable shall be payable sixty days after proof of loss, as herein provided, is received by this Company and ascertainment of the loss is made either by agreement between the insured and this Company expressed in writing or by the filing with this Company of an award as herein provided.

Suit. No suit or action on this policy for the recovery of any claim shall be sustainable in any court of law or equity unless all the requirements of this policy shall have been complied with, and unless commenced within twelve months next after inception of the loss.

Subrogation. This Company may require from the insured an assignment of all right of recovery against any party for loss to the extent that payment therefor is made by this Company.

P-SF (05/22)

Things You Should Know

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Have a question or concern?

X73967 (03/25)

We're always here for you, whenever and wherever you need us. This notice is to advise you that should any complaints arise regarding this insurance, you may contact the following:

Visit the Allstate® mobile app or allstate.com/help, or contact your agency.

You can also contact us at the following address:

PO Box 660598
Dallas, TX 75266-0598

If we're unable to resolve your question or complaint, the State of Illinois Department of Insurance can assist you. You may file a consumer complaint online at the Illinois Department of Insurance's website or by mail. The Department maintains a Consumer Division in Springfield at:

Illinois Department of Insurance
320 West Washington St.
Springfield, IL 62767
<https://idoi.illinois.gov/>

or in Chicago at:

Illinois Department of Insurance
Consumer Division
115 South LaSalle St., 13th Floor
Chicago, IL 60603
<https://idoi.illinois.gov/>

X73967 (03/25)

Did Extraordinary Circumstances Affect Your Credit Information?

X73983 (01/21)

Allstate understands that people sometimes face difficult circumstances. If extraordinary life events have negatively affected your credit history, you may request that we consider this when we review your credit information, as part of the policy rating process. These extraordinary life circumstances include:

- Care of A Dependent Grandchild

X73983 (01/21) continued

- Care of Adult Dependent
- Catastrophic Event as Declared by Federal or State Government
- Catastrophic Medical Expense
- Death of a Spouse or member of household
- Divorce
- Domestic Violence
- Identity Theft
- Involuntary Unemployment (3 continuous months)
- Life Event Outside the 5 years' Timeframe, or Life Event Not Listed
- Long-Term Injury, Illness or Disability
- Military Deployment Overseas
- Total or Other Loss That Makes Home Uninhabitable

Your Next Steps

If you believe any of these experiences have negatively affected your credit history, please download an Extraordinary Appeal Form on [My Account](#) or the Allstate® mobile app. If you have any questions on locating the form, please call us at 1-866-870-7799. If you want us to review your information, please initiate your request within 60 days of the date your policy begins (as shown in your Policy Declarations).

What You Can Expect

Once you complete your Extraordinary Circumstance Appeal Form, send it to us by mail or fax at the contact information provided on the form. Once it's received, we will evaluate your appeal and notify you of the outcome.

Thank You

Allstate values and appreciates your business. We look forward to helping protect what's important to you for many years.

X73983 (01/21)

What You Should Know About Flood Insurance

X74032 (03/24)

(continued on next page)

Things You Should Know

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X74032 (03/24) continued

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate Insurance Company is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

The benefits of flood protection

The risk of flooding is increasing due to climate rising sea levels, wildfires, changing precipitation patterns, and more. Flood insurance helps you financially protect your home and its contents against the risk of flooding.

It's important to consider coverage even if you are not in a high-risk area, as more than 25 percent of all flood losses occur in low- to moderate-risk areas.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance. You can switch to an NFIP flood insurance policy administered by Allstate Insurance Company for the same amount of premium you may be paying elsewhere. If you choose Allstate Insurance Company, you can have the quality service you've come to expect from us.

Get a quote at <https://allstate.getflood.com/vue/>. For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate Insurance Company provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate Insurance Company for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X74032 (03/24)

Important Information About Your Insurance Records

XF26 (04/22)

Your insurance premium is higher than it would have been if we didn't use your consumer reporting information. You're legally entitled to find out why we made this decision and receive specific information about its sources.

Your right to review your insurance records

You also have the right to review recorded information about you contained in our insurance records or files. You may obtain this information by sending us a written request with proper identification and a description of the information you wish to obtain within ninety (90) business days from the date of the mailing of this notice.

In most cases, we'll respond within thirty (30) business days from the date we receive your request. We can also disclose who we've shared this information with in the last two (2) years or whom we'd normally share it with.

Your right to request correction, amendment, or deletion of recorded information

You have the right to send us a written request to correct, amend, or delete any recorded information we have about you in our records or files. In most cases, we'll notify you within thirty (30) business days of receiving your request. We'll also provide copies of the information we changed to any person(s) you designate who might've received this information within the past two (2) years, as well as to any person(s) or organization(s) who supplied us with the information or to whom we disclosed it.

If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your request with the reason(s) for our decision.

If you disagree with the reason(s) for our action, you have the right to file a written statement that includes what you believe is the correct information and your reasons for disagreeing with our refusal to make the requested correction, amendment, or deletion. We will file your statement with the disputed information and provide it to any person(s) or organization(s) who either supplied us with the information or to whom we disclosed it. We will also provide your statement, along with the disputed information, to the person(s) or organization(s)

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XF26 (04/22) continued

reviewing the information as part of any subsequent lawful disclosure.

We realize this is a lot of information and you may have questions. If you wish to request additional information, please contact your insurance representative.

XF26 (04/22)

Consumer Report Information and Its Impact on Your Insurance

XF30 (03/24)

At Allstate, we use a variety of information about you when determining your insurance premiums. Among the factors we consider are the coverages, limits, and deductibles you choose, as well as applicable discounts and surcharges you qualify for.

We also use consumer reporting agency information for eligibility and rating purposes. As permitted by law, we ordered credit report information about you and your spouse*, if applicable, who are both named insureds on this policy.¹

We are writing to let you know that, based in whole or in part on the information provided to us by the credit reporting agency listed below, the rate that we are able to offer you is higher than what it would have been if we had not taken your credit history into account, or your rate has increased. This decision was made based upon one or more of the following factors: the information found within the credit history, insufficient credit information found on one or more individuals; access to credit information was blocked or frozen.

Please note that the decision to take this action was ours and was not made by the credit reporting agency. The credit reporting agency listed below is unable to provide you with the specific reasons why we made this decision.

Important Information About Your Insurance Score

We're also legally required to inform you when certain factors in your credit report(s) adversely affect your credit-based insurance score. Because of this, we're writing to let you know that the following factors impacted your score:

The average number of months that accounts have been on the credit file is too short. Those receiving the most favorable scores typically have accounts that have been on file for 15

XF30 (03/24) continued

years or more. This includes accounts that are closed. Note that in determining the average age of accounts, automobile and mortgage-related accounts are not considered. Having a higher average number of months that accounts have been on the credit report will result in a more favorable insurance score. Over time, the average number of months that accounts have been on the credit file will continue to increase provided no new accounts are opened.

The percentage of months revolving accounts have been used and not been delinquent is too low. A revolving account is one in which there is the option to pay the balance off each month, or carry part of the balance over to the next month. Those with the most favorable insurance scores typically have used revolving accounts, without being delinquent, more than 70% of the time over the past 2 years. Using revolving accounts more frequently provided they are paid in a timely manner may result in a more favorable insurance score.

The percentage of months that balances have been paid in full on revolving accounts over the past 2 years is too low. A revolving account is one in which there is the option to pay the balance off each month, or carry part of the balance over to the next month. Those with the most favorable insurance scores typically have paid the balances in full on revolving accounts more than 50% of the time over the past 2 years. Paying the balances in full more frequently on revolving accounts may result in a more favorable insurance score.

If You'd Like to Request A Free Credit Report

If you have been adversely affected by information contained in a consumer report, the Fair Credit Reporting Act states you have the right to obtain a free copy of such reports from the credit reporting agency listed below within 60 days of receiving this notice.

TransUnion National Disclosure Center
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
Phone: 1-888-503-0048
www.transunion.com

You have the right to dispute the accuracy or completeness of any information in any report(s) with the consumer reporting agency listed above. Please note that changes to your name or address within the past two years can affect the completeness

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Things You Should Know

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of your report. If your information has changed, or you have any questions about the information in this notice, contact your insurance representative.

* The term "spouse" in this notice includes civil partners, domestic partners, or any similar relationship, if any, recognized by the laws of this State that provides couples entering into civil unions, domestic partnerships, or similar relationships the benefits, protections and responsibilities under law as are granted to spouses in a marriage in this State.

¹ Credit orders on your spouse will vary by product with . Renters will only order credit for the named insured.

XF30 (03/24)

Privacy Statement

Policy number: 923 123 833
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Facts What does Allstate do with your personal information?

- Why?** Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
- What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Name, phone number, home and email addresses, and other contact information, marital status, and family member information
 - Social Security number, driver's license number, and driving records
 - Healthcare information, customer file including claims and transaction history, credit information, and credit scores
- How?** Financial companies need to share customers' and former customers' personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information; the reasons Allstate chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Allstate share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent fraud, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

Limit sharing

Call 1-800-856-2518 and our menu will prompt you through your choice(s)
Visit us online: allstate.com
Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice, however, you can contact us at any time to limit our sharing. **If you have previously opted out, your request remains on file and you do not need to opt out again.**

Questions?

Call 1-800-856-2518 or for more information about our privacy practices, visit us online at allstate.com/privacy to view our Online Privacy Statement.

Who we are

This Privacy Statement describes the privacy practices of Allstate Insurance Company and its Allstate branded auto, home and business insurance affiliates. For additional information about affiliates, see below and go to the Underwriting Companies link on Allstate.com.

(continued on next page)

What we do

How does Allstate protect my personal information?

We use a variety of physical, technical and administrative security measures that help to safeguard your personal information. We require our employees and persons or organizations that represent us to protect your information and keep it confidential.

How does Allstate collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance or give us your contact information
- Pay your insurance premium or file an insurance claim

We also collect your personal information from others, such as affiliates, credit bureaus, and insurance support organizations (which may retain and share your information with others).

Why can't I limit all sharing?

Federal and state law only gives you the right to limit

- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws may give you additional rights to limit sharing. See below for more on those rights.

How else does Allstate use and share personal information?

We will also disclose your personal information without notice when necessary to: (a) comply with the law or requests from regulatory and law enforcement authorities; (b) protect and defend our customers, rights or property; (c) act under exigent circumstances to protect the personal safety of our customers or the public; (d) transfer corporate ownership; (e) conduct research, actuarial studies or audits; and (f) allow an insurance institution, producer, medical institution/professional or support organization to process insurance claims, verify coverage or benefits or perform other insurance functions. We will not use your medical information for marketing purposes without your consent.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

How can I review or correct my data?

You may access your recorded personal information under our possession and to request a correction, amendment, or deletion of such recorded personal information by sending a request to Allstate Insurance Company Customer Privacy Inquiries, PO Box 660 598, Dallas, TX 75266-0598. We may

not be able to provide information relating to investigations, claims, litigation, and other matters.

Definitions

Affiliates — Companies related by common ownership or control including Allstate insurance companies offering home , auto and business insurance; Allstate Assurance Company and their life and retirement affiliates; Allstate Financial Services; American Heritage Life Insurance Company (Allstate Benefits), Allstate roadside services and motor club companies and Signature roadside services and motor club companies, Allstate Dealer Services, National General Insurance Group and its affiliates, Castle Key Insurance Company and Castle Key Indemnity Company, North Light Specialty Insurance Company, SquareTrade (Allstate Protection Plans), InfoArmor (Allstate Identity Protection), Avail, and Arity.

Nonaffiliates — Companies not related by common ownership or control. They can be financial and nonfinancial companies. Allstate does not share your information with nonaffiliates for marketing purposes.

Joint Marketing — A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

We reserve the right to change our privacy practices, procedures, and terms.

X73975 (10/22)