

The Allstate Auto Policy brochure provides crucial information regarding auto insurance, detailing how to interpret the Auto Policy Declarations, which outline specific choices made for the policy, including coverages, deductibles, and limits, and are updated biannually. Key coverages include Bodily Injury Liability, which covers medical costs for others involved in an accident, and Property Damage Liability, which addresses damages to another person's vehicle. Optional coverages such as Collision and Comprehensive Coverage are available to assist in repairing or replacing the insured vehicle, along with additional protections like Towing and Labor Costs, Rental Reimbursement, and New Car Replacement. The brochure highlights the significance of understanding deductibles—amounts policyholders must pay out of pocket before insurance coverage applies—and coverage limits, which specify the maximum amount Allstate will pay for claims. In the event of an accident, policyholders are advised to remain calm, check for injuries, contact the police, gather necessary information, and report the incident to Allstate promptly. The brochure serves as a general guide, encouraging policyholders to review their specific policy for detailed terms and conditions, as coverage options may vary by state and are subject to availability.

Additionally, the insurance policy features the Milewise® program, which requires a smartphone and bases savings on driving behavior, with availability and pricing differing by state. The Claim Satisfaction Guarantee® is offered for a limited time on standard auto policies and all Texas auto policies, with premium credits based on the vehicle and policy term; in Vermont, this is known as the Claim Satisfaction Commitment. The policy is issued by various Allstate companies, including Allstate Insurance Company and Allstate Life Insurance Company, with securities provided through Allstate Financial Services, LLC, a registered broker-dealer. Customers are encouraged to reach out to their Allstate Agent or visit the Allstate website for comprehensive information on additional products and services. Allstate emphasizes its commitment to customer care and community support, reflecting its long-standing dedication to enhancing insurance services since 1931, which includes efficient claim service and innovative tools designed to improve everyday life.