

The Allstate Homeowners Insurance brochure serves as a comprehensive guide for customers to understand their homeowners insurance policy, detailing how to interpret the Allstate Policy Declarations, which outline coverage choices, deductibles, and optional protections. This insurance protects against various risks, including damage to the dwelling, personal property, and liability for injuries occurring on the property. Coverage encompasses the home and attached structures, as well as separate structures like garages, and personal property is protected against theft and damage, albeit with specific limits on certain categories. The policy includes Family Liability Protection to cover legal costs for injuries on the property and Guest Medical Protection for medical expenses incurred by guests. However, certain exclusions apply, such as maintenance issues, floods, earthquakes, and water backups, unless additional coverage is purchased. The brochure emphasizes the significance of understanding deductibles, which are the amounts policyholders must pay out of pocket when filing a claim, and highlights optional coverages available for purchase, including increased limits for valuable items, identity theft restoration, and flood insurance. Customers are encouraged to regularly review their Policy Declarations and consult their local Allstate Agent for any questions or changes to their coverage.

In addition to homeowners insurance, Allstate provides auto insurance with liability limits designed to protect assets. For specific coverage details, customers should refer to the Coverage section in their Allstate Policy Declarations. To file a claim, customers can call 1-800-ALLSTATE, log into their account at allstate.com, or contact their local Allstate Agent. The claims process involves assessing damages, discussing applicable coverages with a claim representative, and selecting a repair vendor. In the event of a catastrophe, a dedicated team is available to expedite claims. Customers can initiate the claims process even if they lack complete information and provide additional details later. Maintaining an inventory of belongings can aid in claims verification, and if new damages are discovered during repairs, customers should contact their claim representative for further investigation. Disagreements regarding damage estimates should be addressed with the claim representative or agent. Claims payment checks may include the mortgage holder's name, as

required by most mortgage companies. To save on homeowners insurance, Allstate offers various discounts, such as for renovated homes, age, and security features. It is important to note that flood insurance is not typically included in standard homeowners policies, making additional coverage advisable. Reimbursement Extended Limits provide extra coverage beyond the policy limit for dwelling damage, potentially up to 120%. This brochure serves as a general summary; the Allstate Homeowners Insurance Policy is the legal document detailing terms and limitations, and all products and coverages are subject to availability and limitations, with certain optional features possibly unavailable in every state. For comprehensive information, customers are encouraged to contact their Allstate Agent or visit [allstate.com](https://www.allstate.com).