



Allstate[®]

You're in good hands.[®]

Auto
Home
Life
Retirement

Condo Insurance

made simple



What's inside:

- How to read your Allstate Condo Policy Declarations
- Understanding condo insurance and your responsibilities
- Protecting your personal property
- Understanding deductibles
- Additional protection
- How to file a claim

Knowledge is power.

We created this guide to help you feel more knowledgeable and confident about condo insurance.

If you're an Allstate customer, you can read this guide along with your Condo Policy Declarations and the Allstate® Condo Insurance Policy. Then, if you have any questions, please contact us.

If you're not an Allstate customer, this guide can help you better understand condo insurance. If you have any questions, call your local Allstate Agent.

You can also download this guide at allstate.com/CondoMadeSimple.



How to reach us 24/7:

- Call, visit or email your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to create an account at allstate.com

Allstate offers a range of products to help you protect your lifestyle.

We take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

Auto insurance

- Your Choice Auto®
Featuring:
Accident Forgiveness, Safe Driving Bonus® Check, Deductible Rewards® and New Car Replacement
- Standard auto

Property insurance

- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

Power sports insurance

- Your Choice Motorcycle®
Featuring:
Accident Forgiveness, Deductible Rewards, New Motorcycle Replacement and Rider Protection Package
- Boat
- Snowmobile
- Motorhome
- ATV
- There's more — call us!

Business insurance

- Business auto and fleet
- Business owners policy
- Commercial Package Policy
- Inland Marine

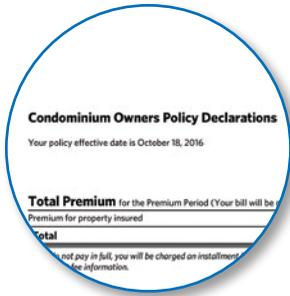
Financial protection

- Life insurance
- IRAs and retirement
- Annuities

Other protection options

- Personal umbrella policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good Hands® Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

Call your local Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.



How to read your Condo Policy Declarations.

When you purchase Allstate® Condo Insurance, you'll receive a Policy Declarations. This document "declares" the choices you've made for your condo insurance policy, such as deductibles for some coverages as well as optional protection you may have purchased. It's important to note that the Policy Declarations is not a bill.

You'll receive a new Allstate Condo Policy Declarations every renewal period, which is one year. You should always read through your renewal each year to make certain you're up-to-date on the latest features of the policy, any changes to the premium or other vital information.

The following page is an example of an Allstate Condo Policy Declarations and shows you where to find important information. It's always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

Discounts. Any discounts you may have received are listed here.

Location of property. This shows the address of the insured residence.

Coverages. This shows all the coverages you've purchased and not purchased as part of your condo insurance. For more about coverages, see pages 6-13 of this guide.

Personal property protection. This shows whether you've chosen Actual Cash Value or the Reimbursement Provision. See page 10 for more information.

Total premium. This is the amount you pay, whether in full or by installment, for your property insurance protection for a one-year policy period and includes all the coverages you've selected.

Policy period. Condo policies typically cover a one-year period.

Limits of liability. This shows the maximum limit Allstate will pay for each covered loss.* For more about limits, see page 9 of this guide.

Deductibles. A deductible is the amount you pay out of pocket when you file a claim for a covered loss.* Your policy's deductibles will be shown under those coverages with an applicable deductible. For more about deductibles, see page 11 of this guide.

Sample of the Allstate Condo Policy Declarations

*What does "covered loss" mean? It's an insurance term that means a loss that falls within the bounds of the policy. Throughout the rest of this guide, when we refer to a loss, we assume it's a covered loss.

An overview of condo insurance.

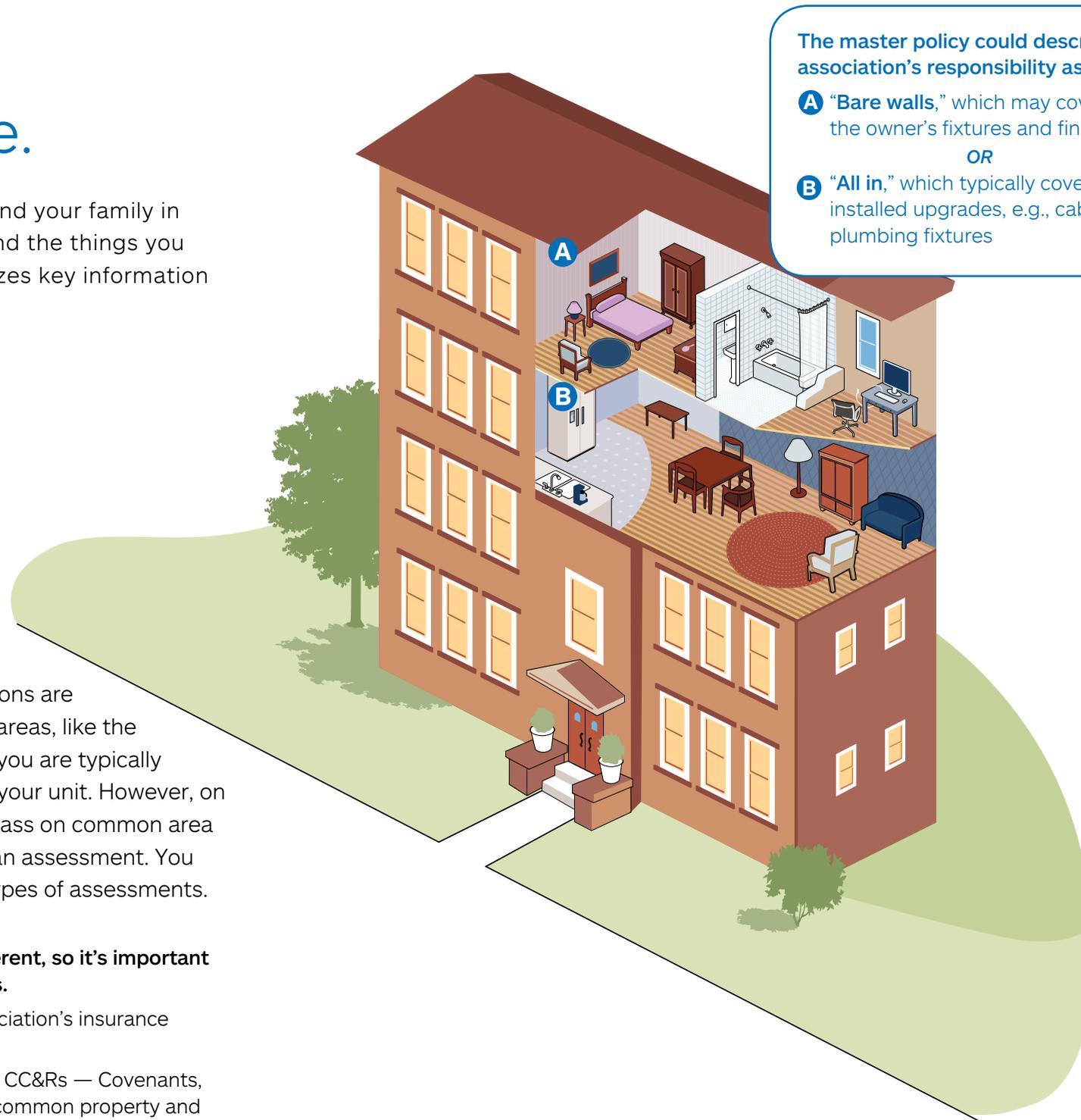
Allstate® Condo Insurance protects you and your family in many situations involving your condo and the things you own. This section of the guide summarizes key information about condo insurance, including:

- **Building Property Protection**
- **Personal Property Protection**
- **Loss Assessments Coverage**
- **Deductibles**
- **Other ways you're protected**
- **What may not be covered**
- **Optional protection you can buy**
- **Claims**

Condo insurance differs from homeowners insurance because condominium associations are typically responsible for insuring common areas, like the building's exterior. As a condo unit owner, you are typically responsible for covering everything inside your unit. However, on occasion, condominium associations can pass on common area costs to condo unit owners in the form of an assessment. You may need additional insurance for these types of assessments.

IMPORTANT: Every condo association is different, so it's important to understand your insurance responsibilities.

- The master policy will dictate the condo association's insurance responsibility
- The governing documents (sometimes called CC&Rs — Covenants, Conditions & Restrictions) will define what is common property and what is owned by each unit
- The maintenance and insurance areas of the responsibility document can further clarify responsibilities



The master policy could describe your association's responsibility as either:

- A** "Bare walls," which may cover little of the owner's fixtures and finishings
- OR**
- B** "All in," which typically covers owner-installed upgrades, e.g., cabinets, lights, plumbing fixtures

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

You and your condo are protected.

Condo insurance can help protect your most important assets. The property section of your policy includes a basic type of insurance. We recommend you obtain and review your condo association's by-laws to determine what you may be responsible for outside your unit.



Building Property Protection covers the portion of your condo unit for which you would be responsible.

We cover a range of perils.

Allstate® Condo Insurance typically provides protection for a range of perils. Below are a few of the most common ones:

- Theft
- Fire and smoke
- Vandalism
- Water damage from plumbing, furnace/AC or water heater
- Freezing of plumbing



Loss Assessments Coverage provides three types of protection:

1. Covers damage that originates in your unit or covers losses that you cause to your unit and/or common areas that the condo association is responsible for.

Example: Imagine a burst pipe in your kitchen damages the carpet in the common hallway. Because the cost falls below the condo association's \$25,000 master policy deductible, you're assessed for the damages.

2. Helps pay your share of any loss or special assessment charged by your condo association to all condo unit owners due to a covered loss to the condo common property or liability of the condo association.

Example: A guest of a resident trips on poorly installed flooring in the hallway and sues the association for medical damages. The association issues a special assessment to all owners to cover the damages.

3. Helps if a portion of condo unit owners are assessed to cover the master policy deductible.

Example: Your condo consists of multiple buildings and only yours is damaged by fire. Only unit owners in your building could be assessed to cover the master policy deductible.



HostAdvantageSM provides additional protection for when you occasionally rent out your condo.

What if your condo is too damaged to live in?

If you temporarily cannot live in your condo due to damage from a peril we cover, you may have to pay to rent a place until your condo is rebuilt or repaired. This could be tough when you're still paying the mortgage on the condo that's damaged.



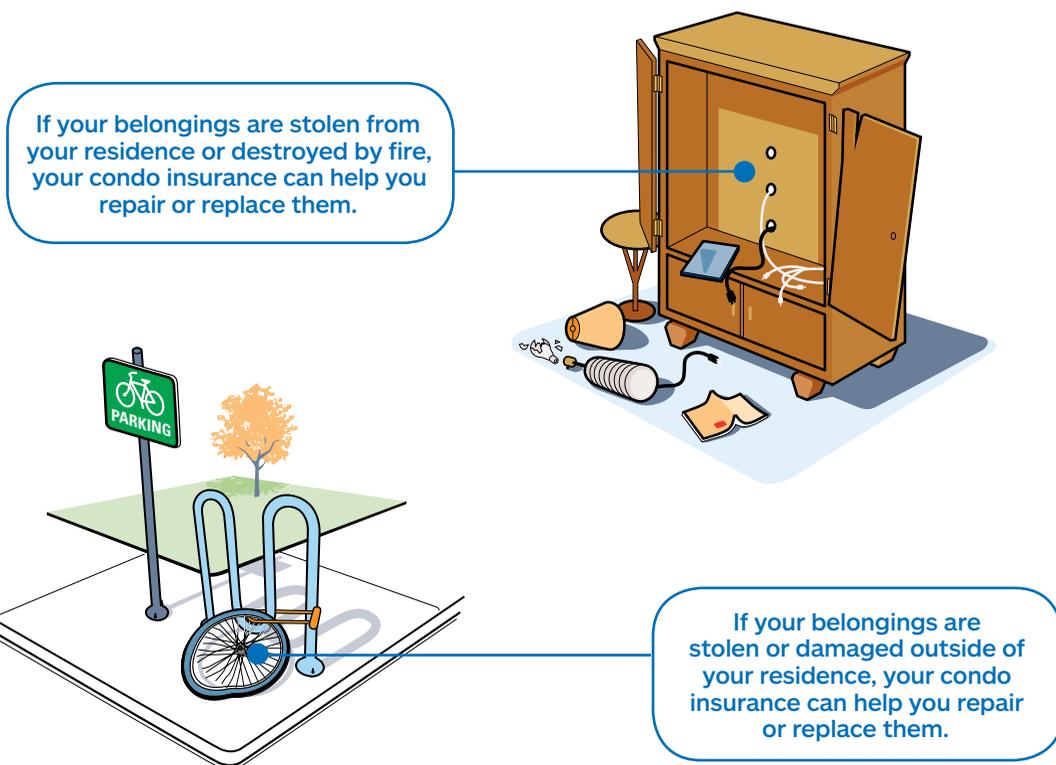
Additional Living Expense can help by reimbursing you for reasonable increases in living expenses or fair rental income when a loss we cover makes your condo uninhabitable. This may include payments for the cost of a hotel, food and other expenses. This coverage is included in your Allstate condo policy.

Most of your belongings are covered, too.

Your Allstate® Condo Insurance includes coverage that can help you pay for losses that occur in your condo, such as burglary, or water or fire damage. It can even protect you from loss away from your condo, such as in a hotel or in your car. Keep in mind that a deductible will apply. (See page 11 for more about deductibles.)



Personal Property Protection covers the loss of your belongings* if they're stolen or damaged.

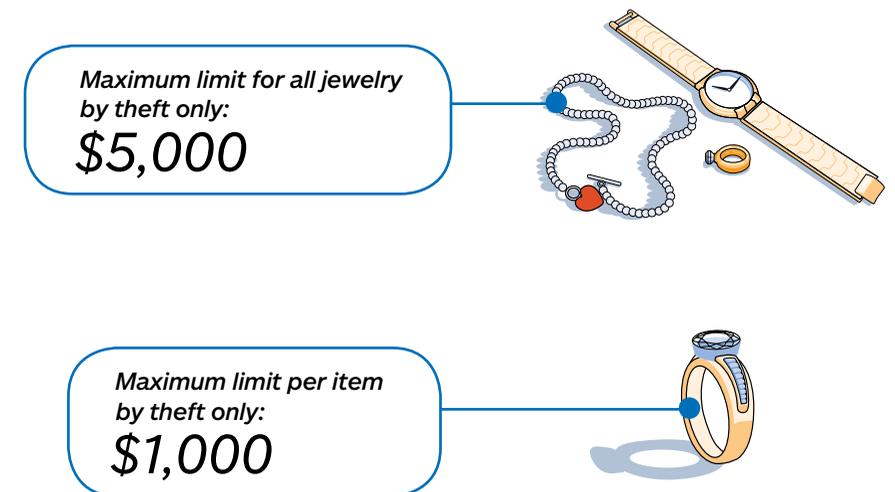


*When we refer to "belongings" in this document, we mean personal property as detailed in your insurance policy.

There are limits on the coverage of some belongings.

Some categories of personal property coverage have a maximum dollar limit that Allstate will pay a policyholder in case of damage, loss or theft. Within these categories, there may also be a limit per single item.

Example: In the event of a theft loss, a condo owner has a \$1,000 limit per single jewelry item and a \$5,000 limit for all of the jewelry owned in total.



NOTE: This is just an example. Your actual limit may vary.

You can increase your limits.

If you have valuable belongings, it may be a good idea to increase your protection. Talk with your Allstate Agent or call 1-800-ALLSTATE.

If you've already added increased protection for your personal property, it will be listed on your Policy Declarations under "Coverage and Applicable Deductibles" or under "Scheduled Personal Property."

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

Actual Cash Value versus the Reimbursement Provision.

The value of most of your belongings decreases over time. With Allstate® Condo Insurance, you're able to choose one of the personal property coverages below.

Actual Cash Value typically means your belongings are covered for their replacement cost minus depreciation. Depreciation is the decrease in an item's value due to its age, condition or other factors.

The Reimbursement Provision typically means your belongings are covered for the amount it would take to replace them at the time of the claim. Premiums are usually higher for this coverage.

Here's how the Reimbursement Provision works:

- First, we give you a check for the Actual Cash Value of the item
- When you replace the item with an item of like kind and quality, we then issue a separate check for the remaining amount needed to make the purchase, up to any applicable limit

How to review what you've chosen.

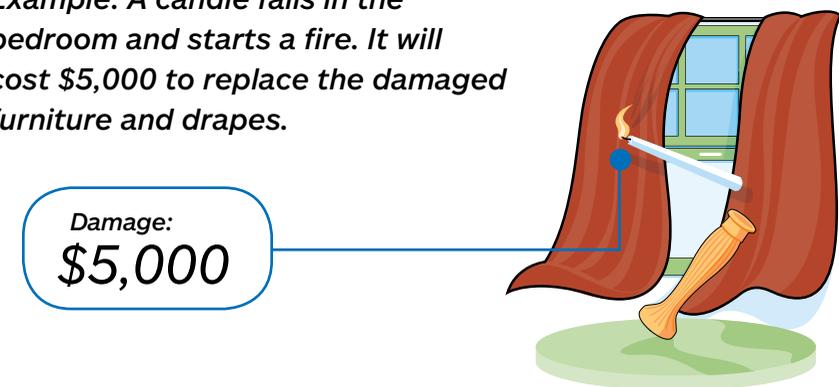
To review which type of coverage you've purchased, look at your Policy Declarations under "Personal Property Protection." With either coverage, a deductible will apply. (See facing page for more about deductibles.)

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

A deductible is your share of the cost.

When you file a claim for a covered loss, you may be responsible for a set amount, called a deductible, to repair or replace whatever is damaged or stolen.

Example: A candle falls in the bedroom and starts a fire. It will cost \$5,000 to replace the damaged furniture and drapes.



Condo owner has **\$500** deductible for Personal Property Protection.

Condo owner pays:

\$500

Insurance pays up to:

\$4,500

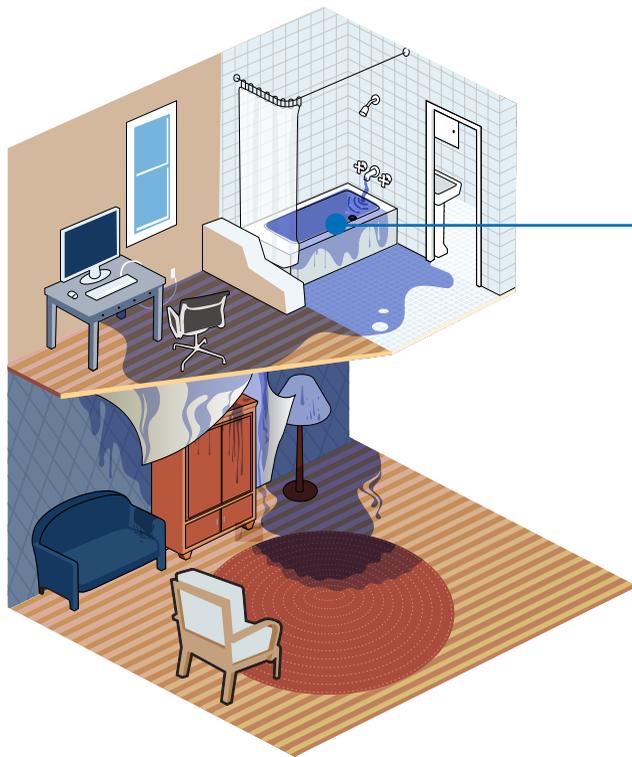
More about deductibles:

- Not all coverages will have a deductible. However, a deductible will always apply to personal property coverage.
- The amount of any deductible will be shown on your Policy Declarations next to the coverage.
- In most cases, you choose the deductible from a range of options. A higher deductible usually means a lower insurance premium.

Your condo policy can help you in case of an accident.

Your Allstate® Condo Insurance includes Family Liability and Guest Medical Protection to help protect you in other situations, too.

For example, let's say your tub overflows to the unit below, damaging their hardwood flooring. You may be found negligent and, therefore, be legally responsible for paying for the damage.



You could be legally responsible for damages caused by an overflowing tub.

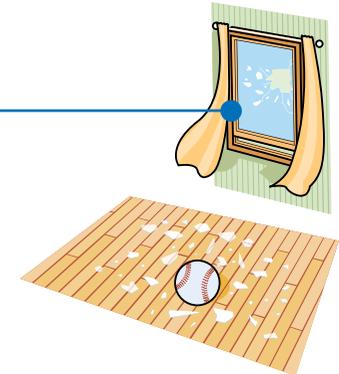


Family Liability Protection can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.*

*For even more protection, you may be able to increase this coverage on your Allstate policy or buy a personal umbrella policy (PUP). See page 16 for more information about PUP.

Or what if your child is playing at a friend's house and hits a baseball through their window? You may be responsible for those types of damages, too. If so, your condo insurance can help.

If you or a family member causes injury to another person or damage to their property, your condo policy may help pay for the damages.



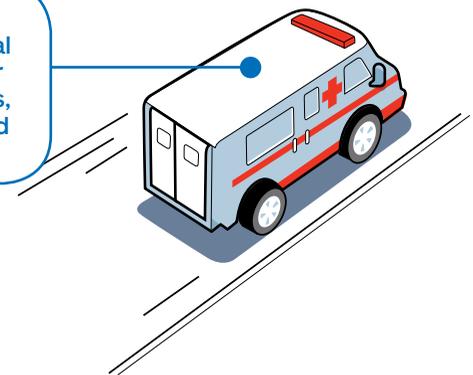
What if a guest is injured in your condo?

If a guest has an accident in your home, your condo policy may help.



Guest Medical Protection can help pay for reasonable and necessary medical expenses if someone is injured in an accident in your condo.

If a guest is injured on your property, Guest Medical Protection may help pay for necessary medical expenses, including surgery, x-rays and dental work.



Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

Understanding what's not covered.

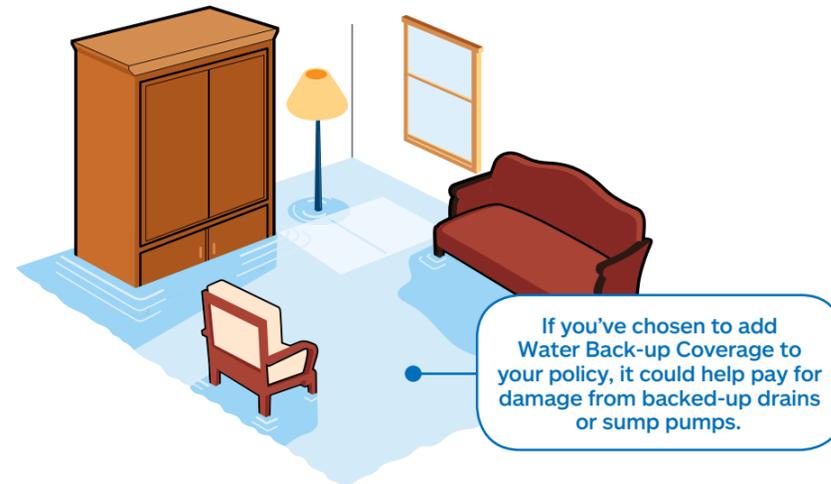
Condo insurance protects an owner from accidental and sudden losses. However, there are some losses that aren't covered.

Breakdowns in the home.

Most condo insurance doesn't cover basic maintenance repairs. For example, if your water heater cracks, your coverage most likely won't help to replace the water heater. (But it might help pay for the resulting water damage to your floors.) That's why it's a good idea to have all your heating, cooling and plumbing systems regularly serviced.

Floods, earthquakes and water back-up.

Floods, earthquakes and water (sewer) back-ups are excluded from most condo insurance policies. If you want to purchase additional insurance to cover these events, talk to your Allstate Agent or call 1-800-ALLSTATE.



Need more protection?

Below are just a few of the optional coverages that you may be able to purchase either as add-ons to an Allstate policy or as a separate policy. Coverages may not be available in all states and limits may vary.

Available as add-ons to your policy	Look under "Coverages" on your Policy Declarations.
Water Back-up Coverage	Helps cover damage in your home from backed-up drains or sump pumps.
Personal Injury Protection	Provides coverage for losses not related to bodily injury or property damage, such as libel, slander or accused wrongful eviction.
Building codes	Covers increased costs due to the enforcement of any building codes, ordinances or laws regulating the construction, maintenance or demolition of your home.
Extended coverage on jewelry, watches and furs	Expands coverage and increases limits for jewelry, watches and furs.
Scheduled Personal Property	Provides an increased limit for a specific item that typically has high value and has been appraised, such as an engagement ring or fine antique.
Identity Theft Restoration	If your identity gets stolen, this coverage can help with legal work, phone calls and lost wages.
Increased coverage on business property	Protects items you're keeping in your residence as business samples or for sale.

Continued on next page

Available as add-ons to your policy (continued)

Sports equipment, music instruments and cameras	Expands coverage for sports equipment, musical instruments and camera equipment.
Electronic data recovery	Covers up to \$5,000 for recovery of lost data from computers, such as years of family photos, videos and music.
Green Improvement Reimbursement	Helps pay you back for the additional cost of replacing damaged or destroyed covered items with more energy-efficient items after a loss.

Separate policies you can purchase

Look for these policies in a separate mailing.

Flood insurance	Your Allstate Agent can help you purchase a separate policy through the National Flood Insurance Program (NFIP).
Personal umbrella policy (PUP)	If someone sues you over an accident and the settlement exceeds the liability limits on your auto and/or condo insurance, this coverage can help protect your assets.

How to file a claim.

You can file a claim in one of four ways:

- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to your account at allstate.com
- Call your Allstate Agent
- Download the Allstate® Mobile app at allstate.com/mobile

To track your claim, call your Allstate claims representative or your Allstate Agent, or log on to your account at allstate.com.

What happens next?

The claim process will vary based on the extent of damage. Here's the typical process:

Step 1: If needed, we can provide referrals for assistance with temporary repairs such as boarding up windows.

Step 2: We'll evaluate damages and prepare an estimate.

Step 3: Your Allstate claims representative will go over your policy with you to explain which coverages and limits apply.

Step 4: Where available, you can choose an Allstate-recommended repair vendor and have the workmanship guaranteed by the vendor, or you can choose your own vendor.

Step 5: We wrap up your claim by answering any questions you may have and provide you with payment when appropriate.

What to do in case of a catastrophe

A catastrophe such as a tornado or fire can damage many residences in an area all at once. When that happens, a dedicated Allstate team is on site to help make sure your claim is handled as quickly as possible. Call 1-800-54-STORM (1-800-547-8676).

Frequently asked questions

Q: What if I don't have all the information to file a claim?

A: Calling Allstate as soon as possible can help speed up the claim process. Even if you don't have all the information, you can always provide us with additional details later.

Q: What else can I do to speed up the claim process?

A: Taking an inventory of your belongings before anything happens can be very useful in verifying what you have and what it's worth. Smartphone users can use the **Allstate Digital Locker® app**. Go to knowyourstuff.org/allstate or download the free Digital Locker app for your iPhone or iPad at allstate.com/mobile.

Q: How can I save money on my condo insurance?

A: Raising your deductible is one way to save money. Consider the Allstate® Easy Pay Plan for additional savings. You may also qualify for a discount if you've made your condo safer by installing smoke alarms, fire extinguishers, water sensors or a security system.

Q: Doesn't my association's policy cover my condo and belongings?

A: No. Your association's insurance covers parts of the building structure but generally doesn't cover your personal belongings like your furniture, clothes and electronics. A condo policy will help you repair or replace your possessions if they're damaged by a covered peril (like theft, fire, smoke and more).

Q: What if I don't agree with the estimate I received?

A: When you disagree with our evaluation of damages, please contact your Allstate claims representative or your Allstate Agent. Our commitment is to always settle claims as fairly as possible.

Q: Will I need to show proof of ownership for property stolen from my home?

A: Yes, you may be asked to provide proof of ownership. Providing receipts, owners manuals, warranty cards, appraisals, photographs or original manufacturers' boxes can help support your claim. Having a home inventory, like the one you can easily create with **Allstate's Digital Locker® app**, may help speed up the claim process.

Q: My repair person has found additional damage from the loss that wasn't on the initial estimate. What do I do?

A: Once the repair process begins, further damages could be found. If this happens, call your Allstate claims representative, who will arrange to investigate the newly found damages. Sometimes there's no need for us to physically inspect the damage and additional payment up to the policy limit can be issued right away.

Q: Why does the check I received from Allstate include the name of my mortgage holder?

A: If you have a mortgage on your property, the mortgage provider is usually included on your policy along with your name. Most mortgage companies require that claim payment checks include the name(s) of the mortgage holder(s). Simply contact your mortgage holder to find out how to obtain their endorsement on the check.

Q: Can I view and pay my bill online?

A: Yes! Simply log in to **My Account at myaccount.allstate.com**. Click on "Documents" to view policy documents, special notices and billing information. To pay a bill, click the "Billing" button — then choose how and when you want to pay your premium. While you're there, why not enroll in eBill and ePolicy, and receive your bills and policy via email? It's convenient and environmentally friendly.

You have more than a policy. You have Allstate.

Caring for customers and communities has always been a top priority for Allstate. Whether you're looking for answers or advice you can trust, your Allstate agency is close to home and ready to help.

Since 1931, Allstate has been committed to making insurance better. Along with fast and fair claim service, we have innovative tools, apps and extras to make everyday life easier for you.

Talk to your Allstate agency today and see what we mean when we say “You’re in good hands.”[®]

Please note that this brochure is only a summary of condo insurance, written to illustrate in general terms how condo insurance works. The Allstate[®] Condo Insurance Policy is the legal contract that contains the terms and limitations of your policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your Allstate policy.



Certain property and casualty insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company: Northbrook, IL; Allstate County Mutual Insurance Company: Irving, TX; Allstate New Jersey Insurance Company: Bridgewater, NJ. Life insurance and annuities offered through Allstate Life Insurance Company and in NY, Allstate Life Insurance Company of New York. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit allstate.com for complete information on other products and services.