



**Allstate**<sup>®</sup>  
You're in good hands.

Auto  
Home  
Life  
Retirement

# Landlords Package Policy Insurance *made simple*



## What's inside:

- How to read a Landlords Package Policy Declarations
- Understanding Landlords Package Policy Insurance

*Coverages*

*Deductibles*

*Coverage limits*

- Additional protection
- What to do in case of a loss

# Knowledge is power.

We created this guide to help you feel more knowledgeable and confident about Landlords Package Policy Insurance.

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

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

*You can also download this guide at [allstate.com/LandlordsMadeSimple](http://allstate.com/LandlordsMadeSimple)*



## How to reach us 24/7.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to create an account at [allstate.com](http://allstate.com)
- Download the Allstate<sup>SM</sup> Mobile app at [allstate.com/mobile](http://allstate.com/mobile)

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

At Allstate, 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.

## Home Insurance

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

## Auto Insurance

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

## Power Sports Insurance

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

## Business Insurance

- Business auto and property
- General liability

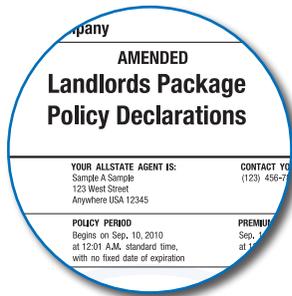
## Financial Protection

- Life Insurance
- IRAs and retirement
- Annuities

## Other Protection Options

- Flood
- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good Hands<sup>SM</sup> Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

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



# How to read your Landlords Package Policy Declarations.

When you purchase an Allstate® Landlords Package Policy (LPP), you'll receive a Policy Declarations. This document "declares" the choices you've made for your Landlords Package 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 Landlords Package Policy Declarations every renewal period, which is typically 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 in premiums or other vital information.

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

[Questions? Want to make changes? Call your Allstate Agent.](#)

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

**Coverages.**  
This shows all the coverages you have as part of your landlords insurance.  
*For more about coverages, see pages 4-13 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 next to each coverage.  
*For more about deductibles, see page 9 of this guide.*

**Allstate Indemnity Company**

**AMENDED**  
**Landlords Package**  
**Policy Declarations**

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**Summary**

<b>NAMED INSURED(S)</b> Jane A Sample 123 West Street Anywhere USA 12345-1234	<b>YOUR ALLSTATE AGENT IS:</b> Sample A Sample 123 West Street Anywhere USA 12345	<b>CONTACT YOUR AGENT AT:</b> (123) 456-7890
<b>POLICY NUMBER</b> 0 03 001234 09/01	<b>POLICY PERIOD</b> Begins on Sep, 10, 2010 at 12:01 A.M. standard time, with no fixed date of expiration	<b>PREMIUM PERIOD</b> Sep, 1 to Sep, 1 at 12:01 A.M. standard time
<b>LOCATION OF PROPERTY INSURED</b> 123 West Street, Anywhere, USA 12345-1234		
<b>MORTGAGEE</b> • ABC HOME LOANS    ITS SCRS & OR ASSIGNS AT/MA    Anytown, IL PO BOX 12345		

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

Premium for Property Insured	\$821.01
<b>TOTAL</b>	<b>\$821.01</b>

The portion of the total premium shown above that is attributable to coverage to loss caused by "acts of terrorism" to which

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**Allstate Indemnity Company**

Policy Number: 9 22 27863211/08    Your Agent: 9 22 27863211/08  
For Premium Period Beginning: Nov, 8, 2010

**POLICY COVERAGES AND LIMITS OF LIABILITY**

COVERAGE AND APPLICABLE DEDUCTIBLES <small>(See Policy for Applicable Terms, Conditions and Deductibles)</small>	LIMITS OF LIABILITY
Dwelling Protection • \$1,000 All Peril Deductible Applies	\$509,818
Other Structures Protection • \$1,000 All Peril Deductible Applies	\$50,982
Personal Property Protection - Reimbursement Provision • \$1,000 All Peril Deductible Applies	\$25,491
Fair Rental Income Protection	Refer to Policy
Liability Protection	\$1,000,000 each occurrence
Premises Medical Protection	\$1,000 each person
Fire Department Charges	\$500

**DISCOUNTS** Your premium reflects the following discounts on applicable coverage(s):  
Multiple Policy    35%    Claim Free    1%

**RATING INFORMATION**  
The dwelling is of Brick Veneer construction and is occupied by 2 families

**Policy period.**  
Landlords Package Policies typically cover a one-year period. Pay your premium by the due date, and your policy automatically continues for the time period shown.

**Location of property.** This shows the address of the insured building.

**Limits of liability.** This shows the maximum limit Allstate will pay for each covered loss.\*

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

**Sample of an Allstate Landlords Package Policy Declarations**

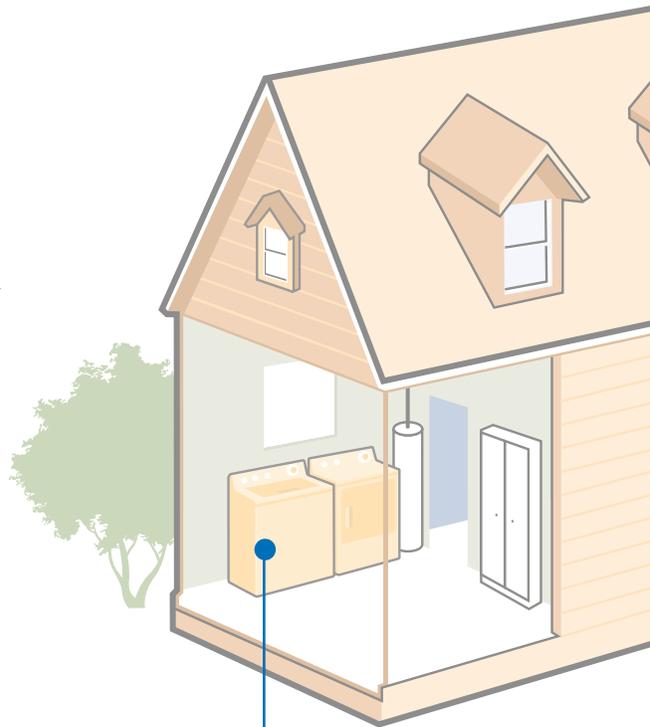
**\*What does "covered loss" mean?**

*It's an insurance term that means a loss or damage that falls within the bounds of the policy. Throughout the rest of this brochure, when we refer to a loss or accident, we assume it is a covered loss.*

# An overview of Landlords Package Policy Insurance.

As a landlord, you are now faced with unique risks, and you may need more protection than an average homeowners policy provides. This section of the guide summarizes key information about landlords insurance including:

- ***Dwelling Protection***
- ***Deductibles***
- ***Other ways you're protected***
- ***What may not be covered***
- ***Optional protection you can buy***
- ***Claims***



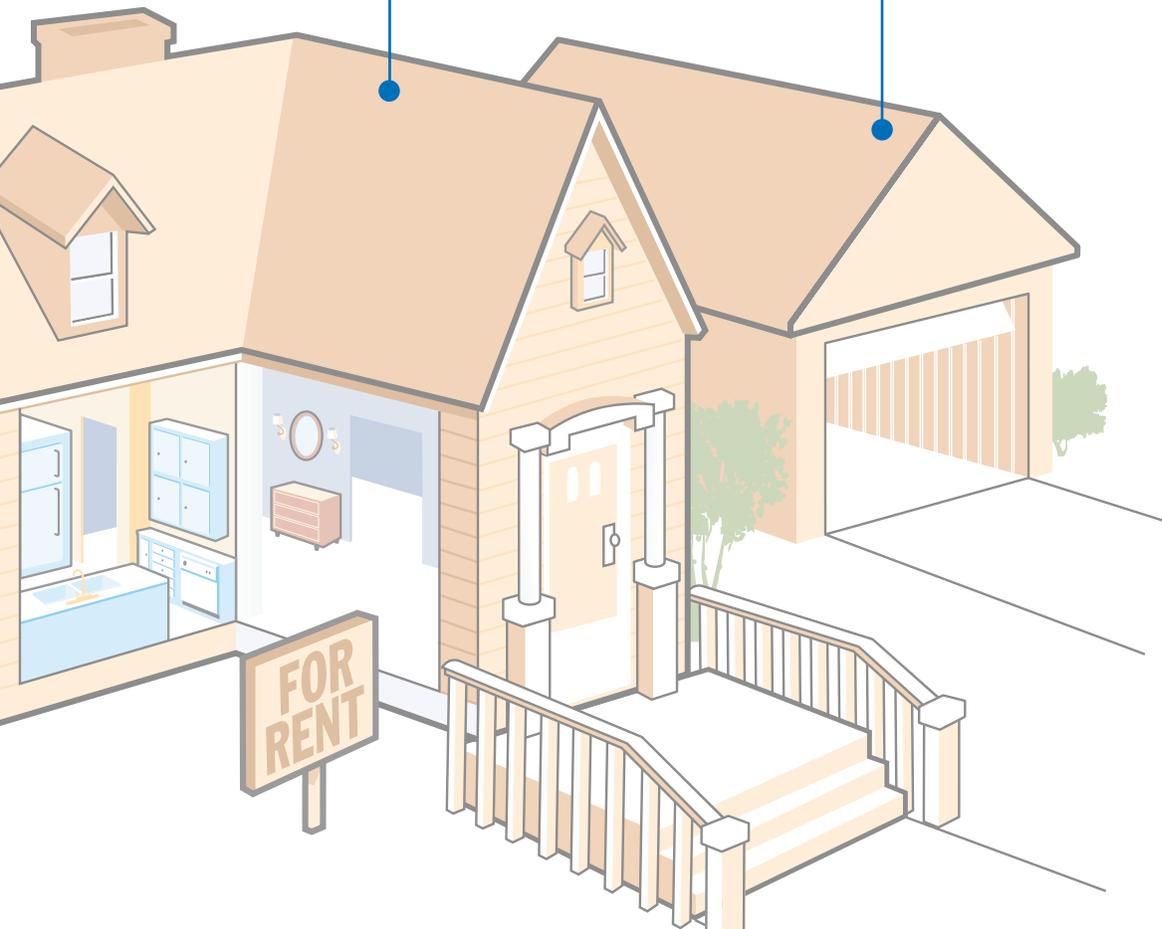
**Personal Property** protects appliances and other assets that are used in connection with the rental property. However, it doesn't cover your tenants' possessions. Advise residents to contact your Allstate agency for information about Allstate® Renters Insurance.

**Your Dwelling** is the actual rental property that's covered under your policy, including structures such as a deck or porch that are *attached* to the property.

*Read more about Dwelling Protection on pages 6-8.*

**Other Structures** are covered under your policy and include buildings such as a garage or storage shed that are *separate* from the dwelling.

*Read more about Other Structures Protection on pages 6-8.*



**Fair Rental Income** helps cover the rental income that you lose if your property is uninhabitable because of a covered loss, up to policy limits.

*Read more about Fair Rental Income on page 7.*

# Your rental property is protected.

Landlords Package Policy Insurance can help protect your rental property. The property section of your policy includes two basic types of protection:

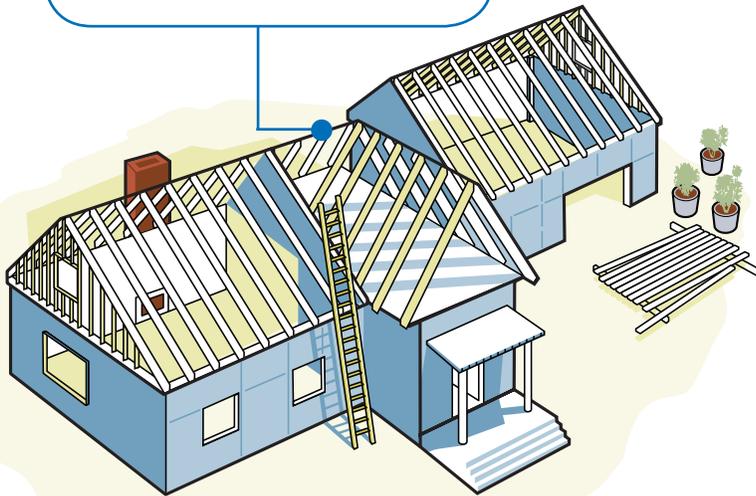


**Dwelling Protection** covers the rental property your tenants live in and other structures attached to it such as a garage, porch or deck.



**Other Structures Protection** covers additional buildings on your property that are separate from your rental dwelling, such as a stand-alone garage or a shed.

If the rental property or garage is damaged, your Landlords Package Policy insurance can help you repair or replace it.



## Allstate covers a range of perils.

Allstate® Landlords Package Policy Insurance typically covers a range of perils. Below are a few of the most common ones.

- Fire and smoke
- Water damage from plumbing, water heater or burst pipes (except sump pumps)
- Burglary\*
- Vandalism\*
- Windstorm or hail
- Falling objects

*\*Your landlords insurance includes limited coverage for damage to your rental property due to vandalism and burglary. You can purchase additional vandalism and burglary coverage to better protect your rental property. These coverages will also protect your personal property used in connection with the rental, such as appliances and other assets.*

[See page 13 for more about Vandalism and Burglary coverage.](#)

## What if you can't rent your property because it is too damaged to live in?

If you temporarily cannot continue renting your property due to damage from a covered loss, you're losing valuable rental income.



**Fair Rental Income** can help if your rental property becomes uninhabitable because of a covered loss. You'll receive compensation for the rental income you would have received. This covers the time required to either repair or replace the rental unit — up to a maximum of 12 months or the policy limits.

## How you will get reimbursed for damage to your rental dwelling.

With Allstate® Landlords Package Policy, there are two ways covered losses can be settled.

**Actual Cash Value** may be lower than the cost to repair or replace your damaged rental dwelling. You may be required to purchase an Actual Cash Value policy based on the age and condition of your rental property.

**Building Structure Reimbursement** typically means your dwelling is covered for more than the actual cash value — up to your policy limits — if you repair or replace the damaged property within the required time period. However, your rental property must meet age and condition requirements to be eligible.

Here's how the Building Structure Reimbursement Provision works:

- A check is given to you for the Actual Cash Value for the damage to the rental property up to the policy limits.
- When you repair or replace the property within the required time period, we then issue a separate check for the remaining amount needed to make the repairs or replacement, up to your policy limits.

*Refer to your policy for more detailed information.*

**How to review what you have.** If you have an Allstate Landlords Package Policy, you can review which type of coverage you have by looking at your Policy Declarations. With either coverage, a deductible will apply. (See next page for more about deductibles.)

# 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 fire starts in the rental property and burns the walls, causing \$5,000 worth of damage.**

Damage  
**\$5,000**



Landlord has **\$500** deductible.

Landlord pays:

**\$500**

Insurance pays:

**\$4,500**

## More about deductibles.

- Not all coverages will have a deductible. However, a deductible will always apply to Dwelling, Other Structures and Personal Property coverages.
- 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.

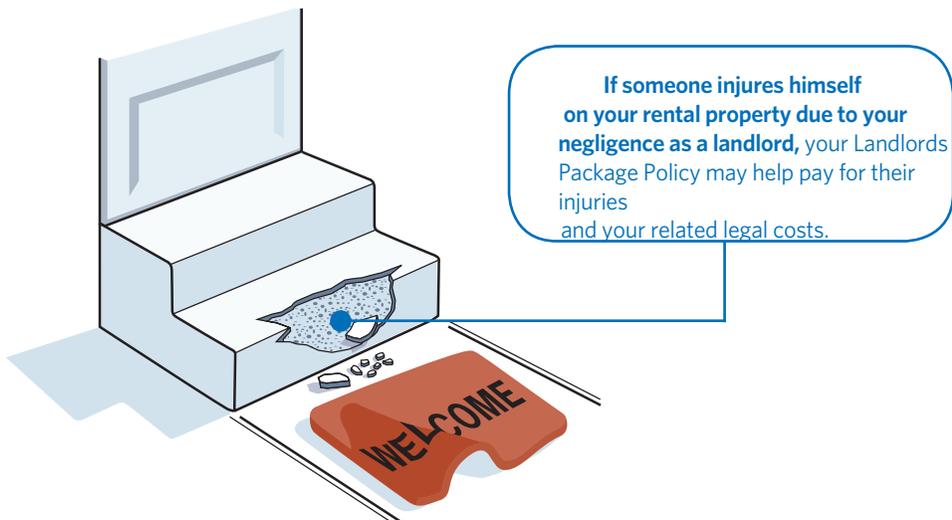
# Your Landlords Package Policy can help in the case of an accident.

Allstate® Landlords Package Policy includes Liability Protection and Premises Medical Protection to help protect you in other situations, too.

For example, let's say there's a loose handrail on your rental property and it causes your tenant or your tenant's guest to fall. You may be found negligent for not repairing the handrail and therefore be legally responsible to pay for the injured person's medical bills and lost wages.



**Liability Protection** can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to their property. We will also provide your legal defense and pay for a portion of your lost wages when you are asked to attend trials and hearings.\*



\*For more protection, you may be able to increase this coverage on your Allstate policy or buy a Personal Umbrella Policy (PUP). (See page 13 for more information.)

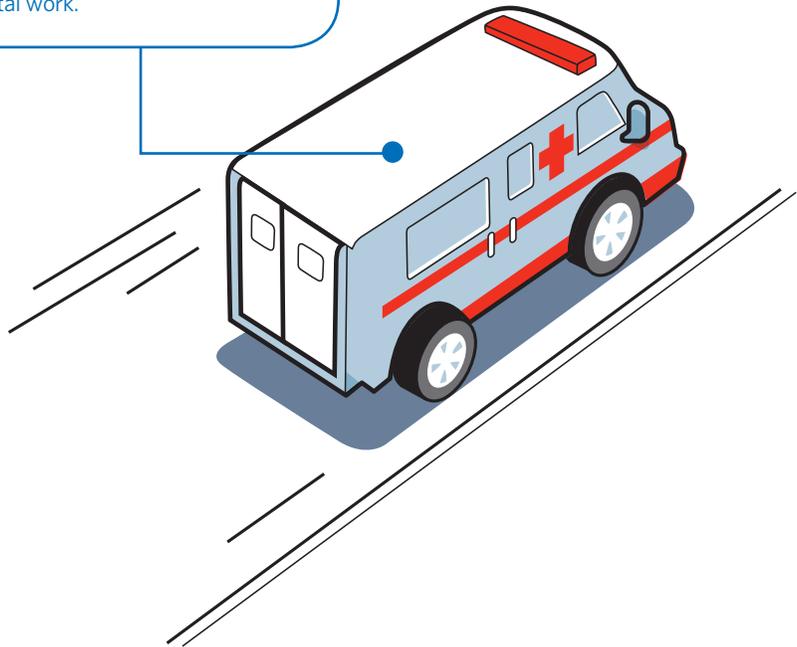
## What if a guest of your tenant is injured on your rental property?

If a guest has an accident on your rental property, Premises Medical Protection may help.



**Premises Medical Protection** can help pay for reasonable and necessary medical expenses if someone is injured in an accident on your rental property.

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



# Landlords insurance doesn't cover everything.

Landlords insurance protects a rental property from accidental and sudden losses. However, there are some losses that aren't covered.

## Breakdowns in the rental property.

Most landlords insurance does not cover basic maintenance repairs. For example, if your water heater cracks, your coverage most likely will not help to replace the water heater. (But it might help pay for the damage to your floors.)

## Personal property.

The items owned by your tenants, such as their clothing, electronics and other personal possessions, aren't covered under most landlords insurance policies. **You may want to recommend that your tenants purchase Allstate® Renters Insurance to cover their belongings in case of a loss.**

Also, damage due to vandalism caused by a tenant is not typically covered by the Landlords Package Policy, unless you purchase additional Vandalism coverage, and the damage is within the policy limit.

## Floods, earthquakes and water backup.

Typically, floods, earthquakes and water (sewer) backups are excluded from most landlords insurance.

# How to file a claim.

You can file or track a claim one of four ways:

- **Call 1-800-ALLSTATE (1-800-255-7828)**
- **Log on to your account at [allstate.com](https://www.allstate.com)**
- **Call your Allstate Agent**
- **Download the Allstate<sup>SM</sup> Mobile app at [allstate.com/mobile](https://www.allstate.com/mobile)**

## 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 claim representative will go over your policy with you to explain which coverages and limits apply.

**Step 4:** Where available, you can choose a 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: Can I purchase a Landlords Package Policy if I live on the second floor of my rental property?**

**A:** No. The Landlords Package Policy is solely intended for non-owner occupied dwellings. You will need to purchase a different type of policy and/or policies to ensure you have the appropriate coverage. Contact your Allstate Agent for more information.

**Q: Will the policy cover my renters' personal property?**

**A:** No. However, you may want to consider requiring your tenants to carry renters insurance. The renters insurance policy will help cover your tenants' personal belongings as well as cover any liability that may be a result of your tenants' neglect; for example, fire legal liability (e.g., left the stove on) or water damage (e.g., tub overflowed).

**Q: Is the landlord policy all the insurance that prospective landlords need?**

**A:** Maybe. However, landlords probably want to consider a Personal Umbrella Policy (PUP). With the landlord policy, landlords can purchase up to \$500,000 of liability insurance. The PUP covers more types of losses and can be purchased for up to \$5 million of coverage.

**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 or you can download free inventory software from [digitallocker.com](https://digitallocker.com).

**Q: Can I view and pay my bill online?**

**A:** Yes! Simply log into My Account at <https://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, you can also enroll in eBill and ePolicy and receive your bills and policy via email.

# Need more protection?

Below are just a few of the optional coverages that you may be able to purchase either as add-ons to your current 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 "Coverage" on your Policy Declarations.



### Vandalism

Provides more coverage to help pay for repairs or replacement to your dwelling due to vandalism and provides coverage for belongings used for the rental property.



### Burglary

Provides more coverage to help pay for repairs or replacement to your dwelling due to burglary and provides coverage for belongings used for the rental property.



### Rental property under construction

If you're renovating or building a new construction rental property, this coverage covers the dwelling prior to being ready for occupancy.



### Building code

Additional coverage when repair or replacement from a covered loss results in increased cost due to enforcement of any building codes, ordinances or laws regulating construction, reconstruction, maintenance, repair or demolition of your dwelling.

## 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 Plan (NFIP). Or call 1-800-ALLSTATE.



### Personal Umbrella Policy (PUP)

If someone sues you over an accident and the settlement exceeds the liability limits on your Landlords Package Policy, this coverage can help protect your assets.

## Are you in Good Hands?<sup>®</sup>

For more than 80 years, Allstate has been there when people need us most.

Because we want you to stay with us a lifetime, service is our top priority. If you're happy with Allstate, please tell someone you know. If you're not, please let us know right away so we can address it. We want to deliver on our promise of keeping you in Good Hands<sup>®</sup>.

- Call, visit or email your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit [allstate.com](http://allstate.com)

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**for agent stamping.**

*Please note that this brochure is only a summary of Landlords Package Policy insurance, written to illustrate in general terms how the Landlords Package Policy works. The Allstate<sup>®</sup> Landlords Package 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.*

Allstate Your Choice Auto,<sup>®</sup> Accident Forgiveness, Deductible Rewards,<sup>®</sup> Safe Driving Bonus<sup>®</sup> Check and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below \$100. Safe Driving Bonus Check is not available in every state and may not be available for renewal customers until next policy period. Amounts less than \$5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions. Policy issuance is subject to qualifications.

Allstate Your Choice Motorcycle<sup>®</sup>, Accident Forgiveness, Deductible Rewards<sup>®</sup>, New Motorcycle Replacement and Rider Protection Package are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. Accident Forgiveness is an enhanced version of an existing feature. Policy issuance is subject to qualifications.



Certain property and casualty insurance offered through Allstate Insurance Company: Northbrook, IL; 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](http://allstate.com) for complete information on other products and services.