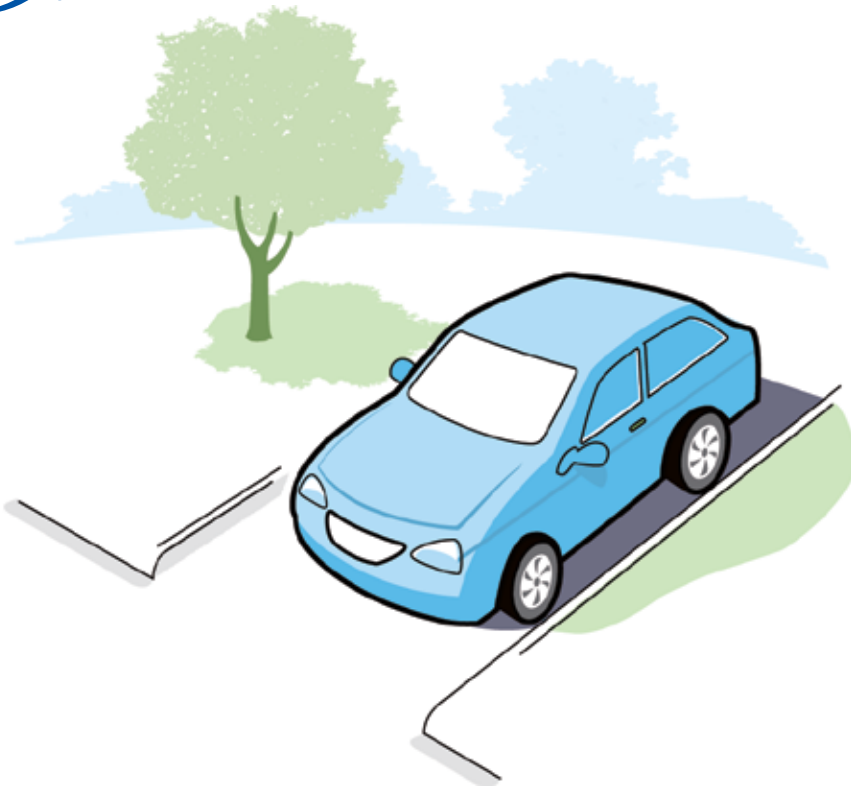


AUTO INSURANCE MADE SIMPLE



What's inside:

- ✓ How to read your Allstate Auto Policy Declarations
- ✓ Understanding auto insurance:
 - Coverages
 - Deductibles
 - Coverage limits
- ✓ What to do in case of an accident

Knowledge is power.

We created this brochure to help you feel more knowledgeable and confident about auto insurance.

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

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

You can find additional information at [allstate.com](https://www.allstate.com).

How to reach us 24/7.

- Call, visit or e-mail your Allstate agency
 - Call 1-800-ALLSTATE (1-800-255-7828)
 - Log in to My Account to create an account at [allstate.com/myaccount](https://www.allstate.com/myaccount) or download the Allstate® mobile app (text Allstate1 to 25788)
-

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®
Optional features:
Accident Forgiveness,
Safe Driving Bonus®,
Deductible Rewards®
and New Car Replacement
- Standard auto
- Drivewise®
- Milewise®
- Claim Satisfaction Guarantee®
- Allstate Ride for Hire®

Property Insurance

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

Power Sports Insurance

- Motorcycle
- Snowmobile
- Boat
- Motor home
- ATV
- Golf Car

Business Insurance

- Business auto and fleet
- Property and liability
- Specialty insurance programs
- Supplemental insurance for the workplace

Other Protection Options

- Personal Umbrella Policy
- Scheduled Personal Property
- Allstate Motor Club®
- Allstate® Roadside Assistance
- AllstateSM Identity Protection
- AllstateSM Protection Plans

Financial Protection

- Life insurance
- Retirement products
- Education funds

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

How to read your Auto Policy Declarations.

Your Auto Policy Declarations “declares” the choices you’ve made for the policy you bought, including:

✓ Coverages ✓ Deductibles ✓ Coverage limits

You’ll receive a new Allstate Auto Policy Declarations every renewal period, which is typically every six months. You can also access your policy documents, agent information, pay your bill, and more when you log in to My Account at allstate.com/myaccount or download the Allstate® mobile app (text Allstate1 to 25788).

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

Total premium. Each vehicle you insure has its own premium amount. This total is for all the listed vehicles for the policy period.

Policy period. When you pay your premium by the due date, your policy automatically continues for the time period shown, usually six months.

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

Driver(s) listed and vehicle(s) covered. This shows the driver(s) and vehicle(s) listed on this insurance policy.

Coverages. If you have more than one vehicle, the coverages will be listed in separate sections for each vehicle.
For more about coverages, see pages 4-10 of this brochure.

Coverage limits. This shows the maximum limit Allstate will pay for each covered accident, for each type of coverage.*
For more about limits, see page 12 of this brochure.

Deductibles. This shows how much you will pay out of pocket for damage to your vehicle for each covered accident.*
For more about deductibles, see page 11 of this brochure.

Auto policy declarations
Your policy effective date is September 2, 2019
Page 1 of 4

Total Premium for the policy period
Please review your insured vehicles and verify their VINs are correct.
Vehicle covered: 2018 Compact Car, Identification number (VIN) ABCD1234567890, Premium \$466.11
Total \$466.11

Discounts (Excluded in your total premium)
Anti-theft \$18.38, Anti-lock Brakes \$65.17, Passive Restraint \$4.28
Total discounts \$78.83

Discounts per vehicle
2018 Compact Car discounts \$78.83
Anti-theft \$18.38, Anti-lock Brakes \$65.17, Passive Restraint \$4.28

Listed drivers on your policy
Jane A. Sample
Excluded drivers from your policy: None

Summary
Information as of August 1, 2019
Named Insured(s): Jane A. Sample
Mailing address: 123 West Street, Anywhere USA 12345-1234
Policy number: 012 345 789
Your policy is provided by Allstate Property and Casualty Insurance Company
Policy period: Beginning September 2, 2019 through March 2, 2020 at 12:01 a.m. standard time
Your Allstate agency is: Sample A. Sample, 456 West Street, Anywhere USA 12345-1234, (123) 456-7890, sample_a_sample@allstate.com

Coverage detail for 2018 Compact Car

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not applicable	\$304.66
• Bodily Injury	\$100,000 each person \$300,000 each occurrence		
• Property Damage	\$5,000 each person		
Automobile Medical Payments		Not applicable	\$6.78
Uninsured Motorists Insurance		Not applicable	\$88.66
• Bodily Injury	\$100,000 each person \$300,000 each occurrence		
• Includes Underinsured (Motorists Protection)			
Uninsured Motorists Insurance limits of insured vehicles cannot be stacked or aggregated.			
Auto Collision Insurance	Actual cash value	\$500	\$128.86
Auto Comprehensive Insurance	Actual cash value	\$500	\$48.15
Total premium for 2018 Compact Car			\$466.11

VIN ABCD12345678901
Rating information:
• Class: residential
• This vehicle is under a maximum of 7,500 miles per year, for pleasure, married female age 41, good driver rate
Lienholder: Family First Federal
Interested parties: John Doe, Jane Doe

Sample of an Allstate Policy Declarations

*** What does “covered accident” mean?**
It’s an insurance term that means an accident that falls within the bounds of the policy. Throughout the rest of this brochure, when we refer to an accident, we assume it is a covered accident.

About coverages.

Auto insurance protects you and your family in all kinds of situations involving a vehicle. This section of the brochure summarizes common coverages. Some are optional. Others are required in certain states. If you're an Allstate customer, you can check the coverages you have purchased by looking at your Policy Declarations under "Coverage."

Automobile Liability Insurance can help protect your assets.

If you're at fault in an accident, you could be held legally responsible for injury or damage caused by the accident. All drivers are required by law to have both of these liability coverages:

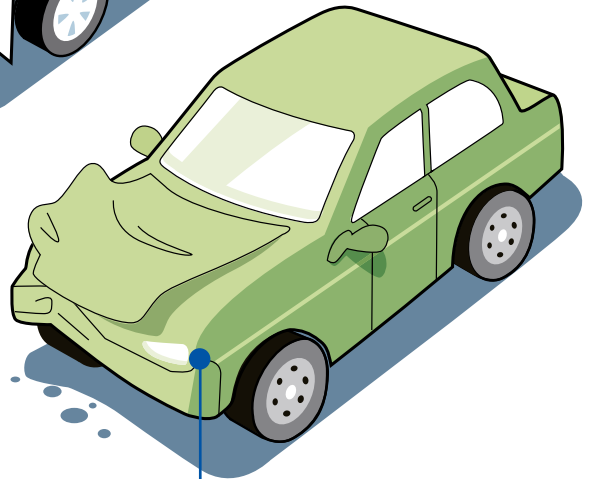
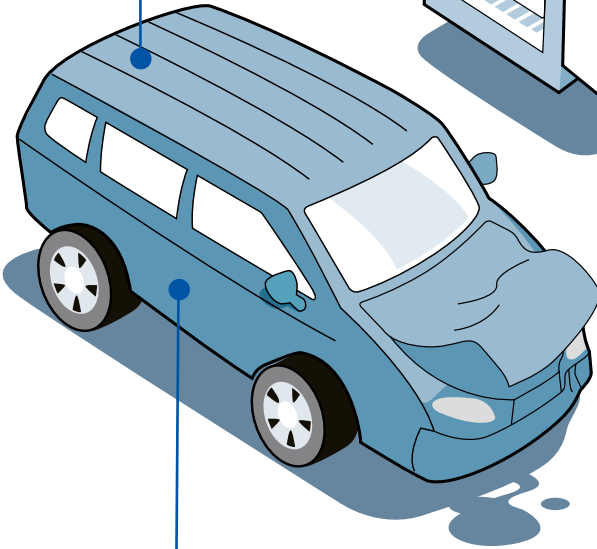
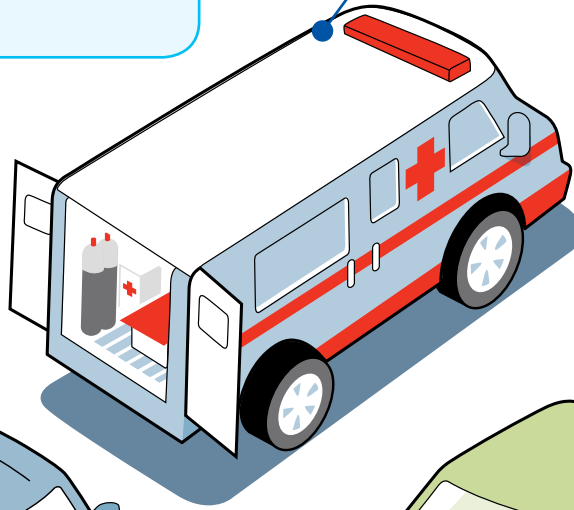
Bodily Injury Liability helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.

Property Damage Liability helps protect you from paying for the repair or replacement of another driver's car.

Which vehicles are usually covered by an Allstate policy?

- The vehicle(s) listed on your Policy Declarations or any car you replace it with.
- Any replacement car you drive while yours is being repaired due to an accident.
- Any car you rent or borrow.

If you injure someone in an accident, Allstate can help protect you from losing your savings or home to pay for those damages.



Who's covered under an Allstate policy?

- You, the policy owner.
- Any resident in your home who has a driver's license and is a listed operator on your policy.
- Anyone else you give permission to use your car.

If you damage another person's car or other property in an accident, Allstate can help protect you from paying for those damages.

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

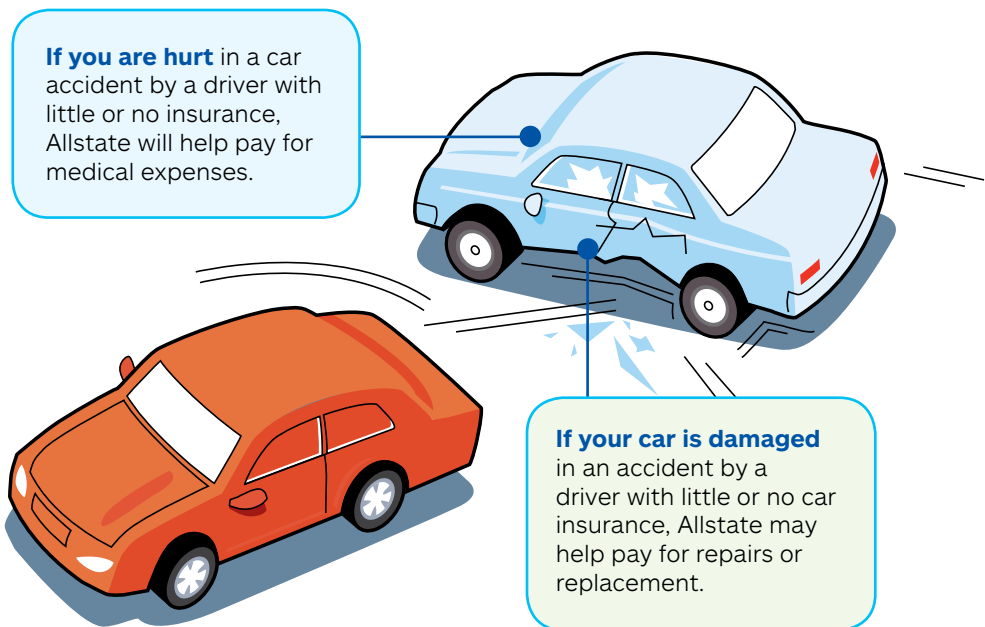
There's a coverage available to protect you from drivers with no insurance.

There are drivers out there who may not have car insurance. What if one of them crashes into you?

Uninsured/Underinsured Motorist Coverage can help.

It's divided into two parts:

- 1 Bodily Injury Coverage** includes your injuries or death, or those of your passengers or family members driving your car if it's hit by a driver with little or no insurance.
- 2 Property Damage Coverage** includes damage to your car or property if you're hit by a driver with little or no insurance (not available in all states).

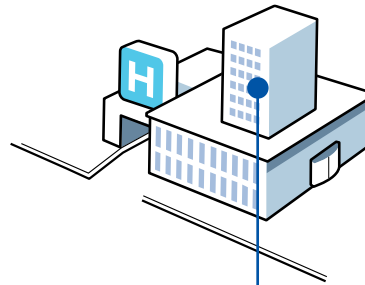


There's a coverage that can also help pay for your injuries from an accident.

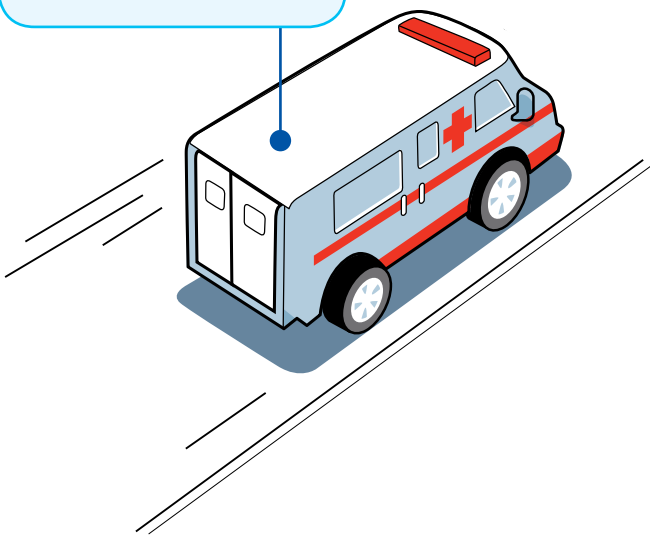
If you're in an accident, whether it's your fault or someone else's, paying for medical care can be a concern. That's where Allstate Medical Payments Coverage comes in. In some states, this coverage may be known as Personal Injury Protection and may cover additional expenses such as loss of wages while you're recovering from an accident.

Automobile Medical Payments Coverage can help pay for some of your medical costs or funeral expenses if you or anyone in your vehicle is injured in an accident.

If you're injured in an auto accident, Allstate will help pay for medical services you receive. This coverage also applies if you're a pedestrian struck by a car.



Your coverage may include hospital bills, surgeries, x-rays, dental, pharmaceuticals, nursing services and more due to an injury from an auto accident.



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

What about damage to your car?

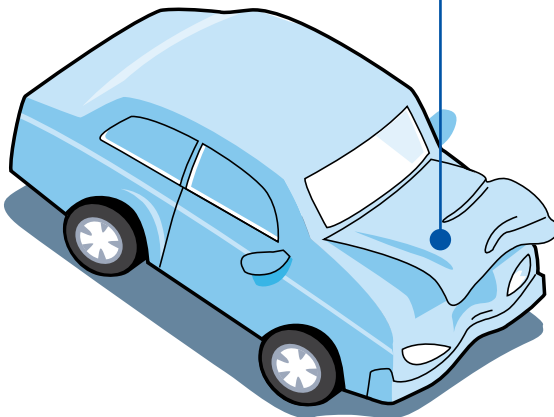
If you crash your car, your car insurance can help to repair or replace it so you can get back on the road again quickly. There are two types of coverages to consider:

Collision Coverage pays for damage to your car if you collide with another car or something else such as a building, bridge or tree. If someone hits your parked car, this is considered a collision as well.

Comprehensive Coverage pays for damage or loss to your car caused by something other than a collision such as theft, fire, vandalism, windstorm or hitting an animal.

For each of these coverages, you may be responsible for the deductible amount you've selected (see page 11 for more about deductibles).

If you're in an accident, Collision or Comprehensive Coverage can help pay for the repair or replacement of your car.



There are other coverages you can buy to protect your car.

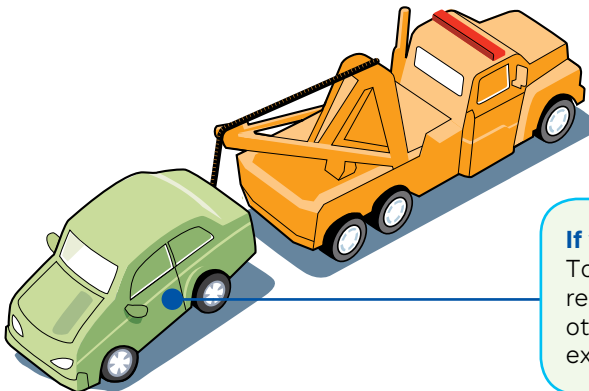
Allstate offers other coverages for additional protection for you and your car. If you have selected these coverages, they will appear under “Coverage” on your Allstate Policy Declarations.

Towing and Labor Costs pays for towing and basic roadside assistance expenses — up to certain limits — if you’re stranded on the road. In some states, this coverage is called as “Roadside Coverage”.

Rental Reimbursement repays you for the cost of renting a car while yours is in the shop being repaired due to a covered accident — up to certain limits. In some states, this coverage is called as “Transportation Expense”.

Sound System Coverage protects your investment from theft or damage if you’ve installed a high-end sound system in your car. Limits apply.

New Car Replacement if your new car is totaled, we’ll cover the cost to replace it — not the depreciated value. In some states, this coverage is called as “Auto Replacement Protection”.



If you're stranded on the road, Towing and Labor Costs can help reimburse you for towing and other basic roadside-assistance expenses.

Call your local Allstate Agent, 1-800-ALLSTATE or visit [allstate.com](https://www.allstate.com) to find out about product availability and qualifications in your state.

There are other coverages you can buy to protect your car.

The chart below summarizes key auto insurance coverages.

Type/Name of Coverage	Required or Optional?	Most Common Add-ons	Deductible May Apply
Bodily Injury Liability	Required		
Property Damage Liability	Required		
Uninsured/ Underinsured Motorist	Varies by state	Yes	
Collision Coverage	Optional	Yes	Yes
Comprehensive Coverage	Optional	Yes	Yes
Automobile Medical Payments Coverage/ Personal Injury Protection	Varies by state	Yes	
Towing & Labor Costs ¹	Optional		
Rental Reimbursement ²	Optional		
Sound System	Optional		
New Car Replacement ³	Optional		

Your Allstate Policy Declarations shows the coverages you’ve chosen, along with deductibles and limits — which is the maximum amount Allstate will pay. (See page 12 for more about limits.)

¹ In some states, this coverage is called as “Roadside Coverage”.

² In some states, this coverage is called as “Transportation Expense”.

³ In some states, this coverage is called as “Auto Replacement Protection”.

About deductibles.

A deductible is the amount of money you agree to pay to help repair or replace your car if you have a claim covered by your policy.

Example: A driver damages his car in an accident and it will cost \$5,000 to repair.



Driver has **\$500** deductible

Driver pays:

\$500

Insurance pays:

\$4,500

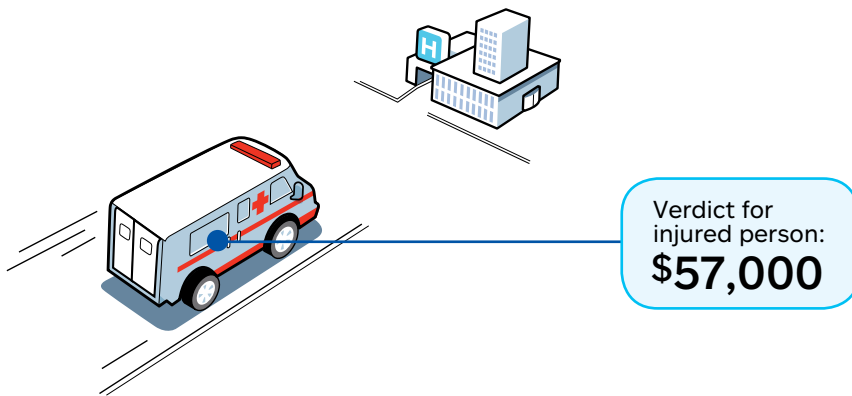
Choosing a higher deductible means you might pay less for your insurance premium now, but you should be prepared to pay more out of your own pocket later if you have an accident.

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

About coverage limits.

If you have an accident claim covered by your Allstate policy, Allstate agrees to pay for damages up to that coverage's limit.

Example: A driver causes an accident in which someone is injured. The case goes to trial and there is a verdict to compensate the injured person with \$57,000.



SCENARIO 1

Driver has **\$50,000** limit per person for Bodily Injury Liability

Insurance pays:

\$50,000

Driver pays:

\$7,000

SCENARIO 2

Driver has **\$100,000** limit per person for Bodily Injury Liability

Insurance pays:

\$50,000

Driver pays:

\$0

Choosing a higher limit means you might pay more for your insurance premium now, but it could help protect you from having to pay other people's expenses later.

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

What to do in case of an accident.

- 1. Stay calm and check for injuries.** Call 911 if needed. Determine the extent of injuries or damage. If needed, obtain medical assistance.
- 2. Call the police to file a report.** Don't leave the scene of the accident.
- 3. Limit talking with others on site.** And don't admit fault at any time.
- 4. Get the facts and take photos of the accident scene with your phone.**
Use the space below to help gather information and take photos of the accident scene with your phone.
- 5. Report even a minor accident to us immediately.** Report it to us right away by using the Allstate® mobile app, go to allstate.com and click "Claims", call your agent or call 1-800-Allstate.

Accident Information

Date and time

Location

Name of other driver

Phone (home/mobile/work)

Address

City, State, Zip

License plate number/state

Driver's license number/state

Insurance company

Policy number

Name of witness

Phone number of witness

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 unique extras to make everyday life easier for you.

Please note that this brochure is only a summary of auto insurance, written to illustrate in general terms how auto insurance works. The Allstate Auto Insurance Policy is the legal contract that contains the terms and limitations of your Allstate 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.

Allstate Your Choice Auto®, Accident Forgiveness, Deductible Rewards®, Safe Driving Bonus®, 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 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.

Drivewise® optional. Subject to terms, conditions and availability. Smartphone required. Savings based on driving behavior and may vary by state.

Milewise® is subject to terms, conditions and availability. Price based on driving behaviors and includes a daily rate.

Claim Satisfaction Guarantee® is subject to terms, conditions and availability for a limited time on standard auto policies and all TX auto policies. Premium credit varies based on vehicle involved and underlying policy term. In VT, this feature is called the Claim Satisfaction Commitment.

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.

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