



**Allstate**<sup>®</sup>

You're in good hands.<sup>®</sup>

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

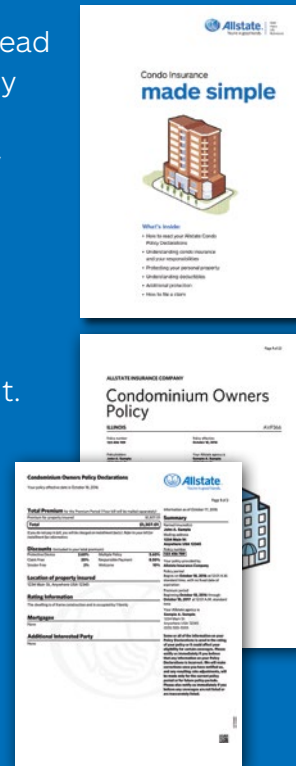
# Knowledge is power.

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](http://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](http://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

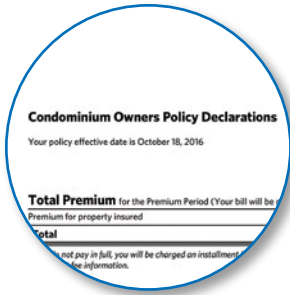
## Financial protection

- 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.

**Condominium Owners Policy Declarations**  
Your policy effective date is October 18, 2016

**Total Premium** for the Premium Period (Your bill will be mailed separately)  
Premium for property insured \$1,307.01

**Discounts** (included in your total premium)  
Protective Device 2.00% Multiple Policy 5.00%  
Claim Free 20% Responsible Payment 8.50%  
Smoke-Free 2% Welcome 30%

**Location of property insured**  
1234 Main St, Anywhere USA 12345

**Rating Information**  
The dwelling is of frame construction and is occupied by 1 family

**Mortgage**  
None

**Additional Interested Party**  
None

**Coverage detail** for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Building Property Protection	\$500,000	\$500 All peril
Personal Property Protection - Actual Cash Value	\$118,000	\$500 All peril
Additional Living Expenses	Up to 24 months not to exceed \$59,000	
Family Liability Protection	\$500,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Water Back-Up	Not purchased*	
Loss Assessments	\$50,000 each occurrence	

**Other Coverages Not Purchased:**  
 • Business Property Protection\*  
 • Electronic Data Recovery\*  
 • Extended Coverage on Cameras\*  
 • Extended Coverage on Jewelry, Watches and Furs\*  
 • Extended Coverage on Musical Instruments\*  
 • Extended Coverage on Sports Equipment\*  
 • Fire Department Charges\*  
 • Green Improvement\*  
 • Identity Theft Expenses\*  
 • Increased Silverware Theft Limit\*  
 • Mine Subsidence\*  
 • Personal Injury Protection\*

**Scheduled Personal Property Coverage**  
Your policy does not include Scheduled Personal Property Coverage. This coverage provides you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

**Your policy documents**  
Your Condominium Owners policy consists of the Policy Declarations and the following documents. Please keep them together.  
 • Allstate Insurance Company Condominium Owners Policy - Standard Fire Policy Provision - AVP231  
 • AVP366  
 • Illinois Amendatory Endorsement - AVP369

**Important payment and coverage information**  
Here is some additional, helpful information related to your coverage and paying your bill.  
 • The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh publications personal property cost estimating index.  
 • Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled bill which will be mailed separately.

**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.

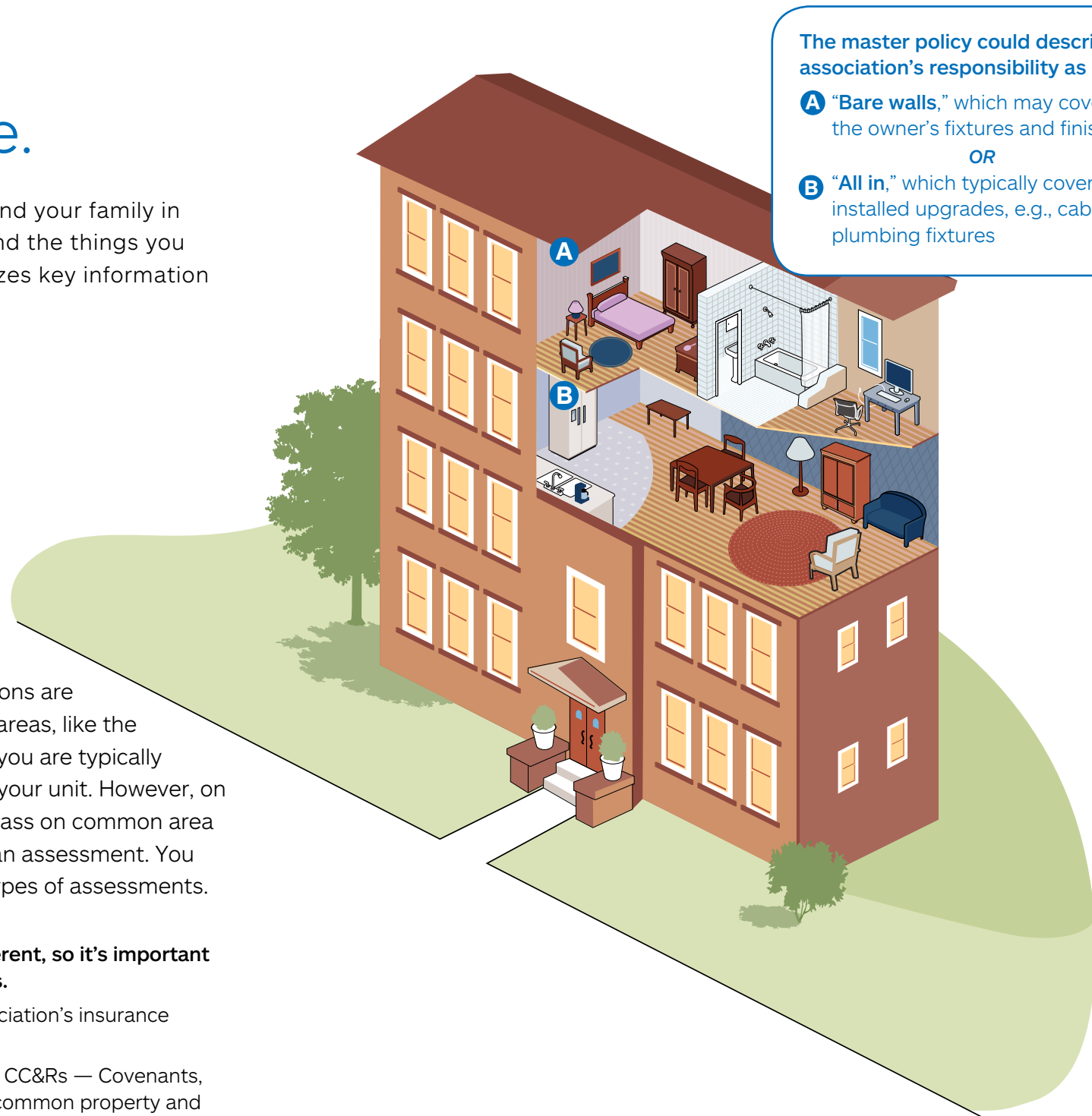
Allstate® Condo Insurance protects you and your family in many situations involving your condo and the things you own. This section of the guide summarizes key information about condo insurance, including:

- **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



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.**



**HostAdvantage<sup>SM</sup>** 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.

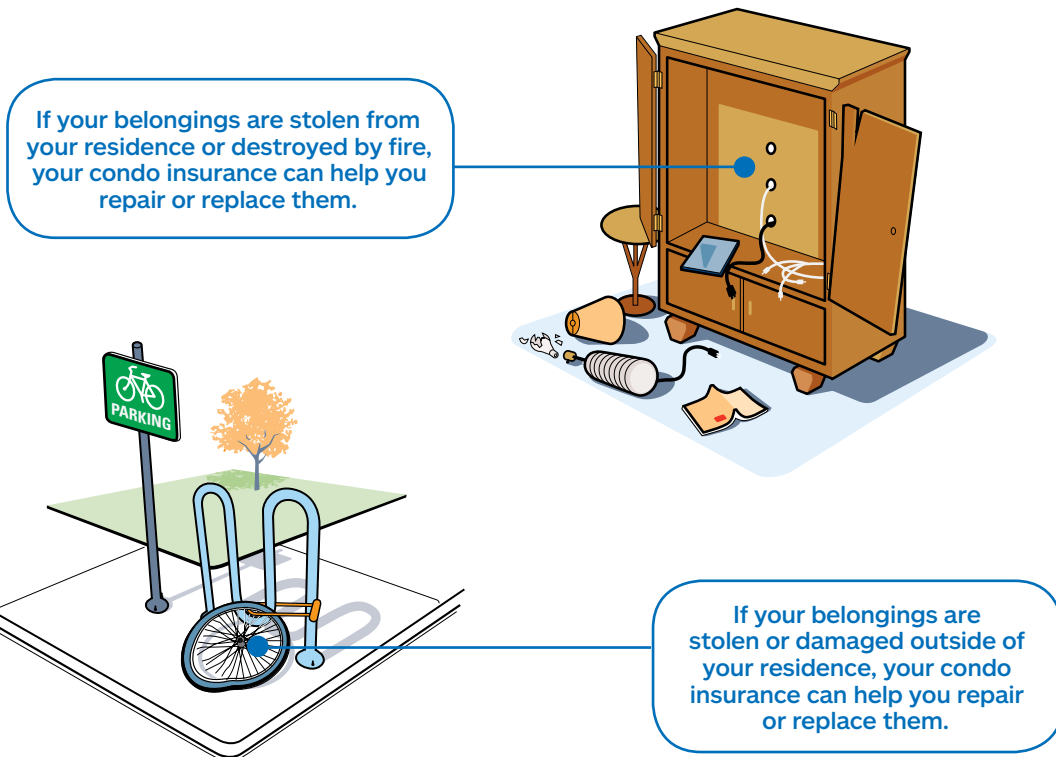


# Most of your belongings are covered, too.

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.



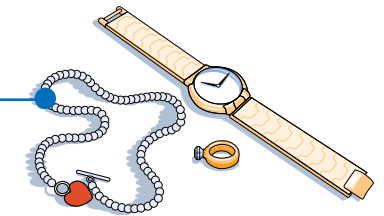
\*When we refer to "belongings" in this document, we mean personal property as detailed in your insurance policy.

## There are limits on the coverage of some belongings.

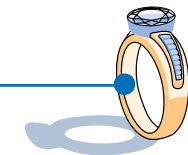
Some categories of personal property coverage have a maximum dollar limit that Allstate will pay a policyholder in case of damage, loss or theft. Within these categories, there may also be a limit per single item.

**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.**

Maximum limit for all jewelry by theft only:  
**\$5,000**



Maximum limit per item by theft only:  
**\$1,000**



**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.

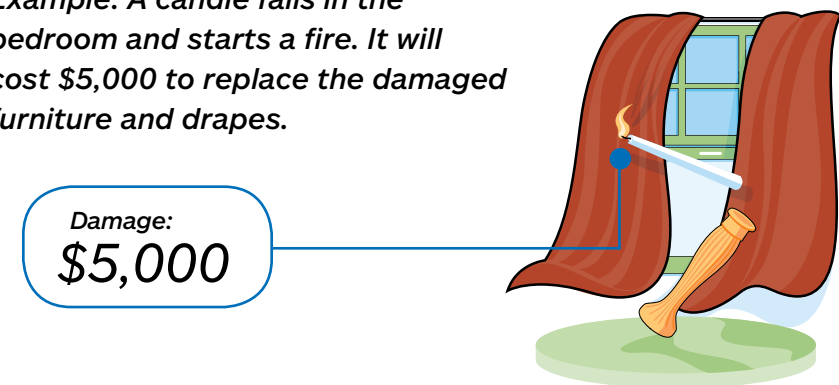
To review which type of coverage you've purchased, look at your Policy Declarations under "Personal Property Protection." With either coverage, a deductible will apply. (See facing page for more about deductibles.)

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**

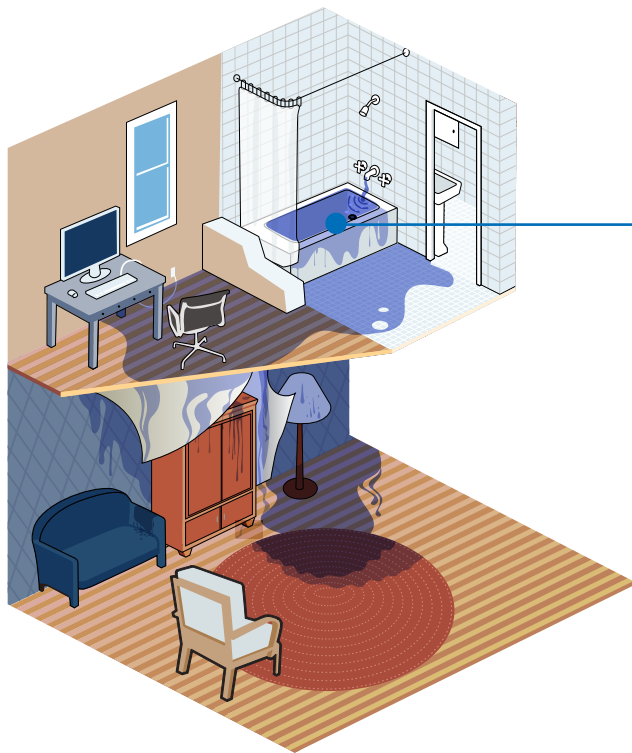
More about deductibles:

- 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.

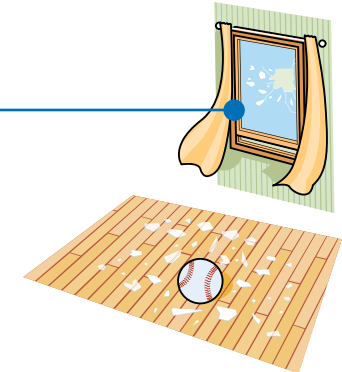


**Family Liability Protection** can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.\*

\*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.



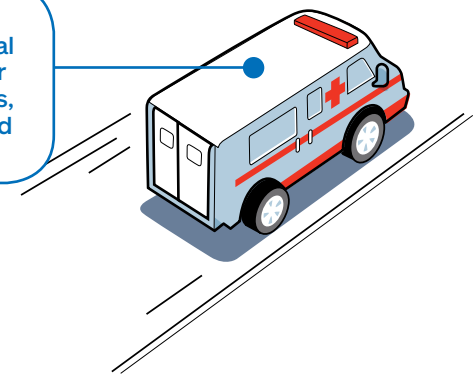
## What if a guest is injured in your condo?

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.

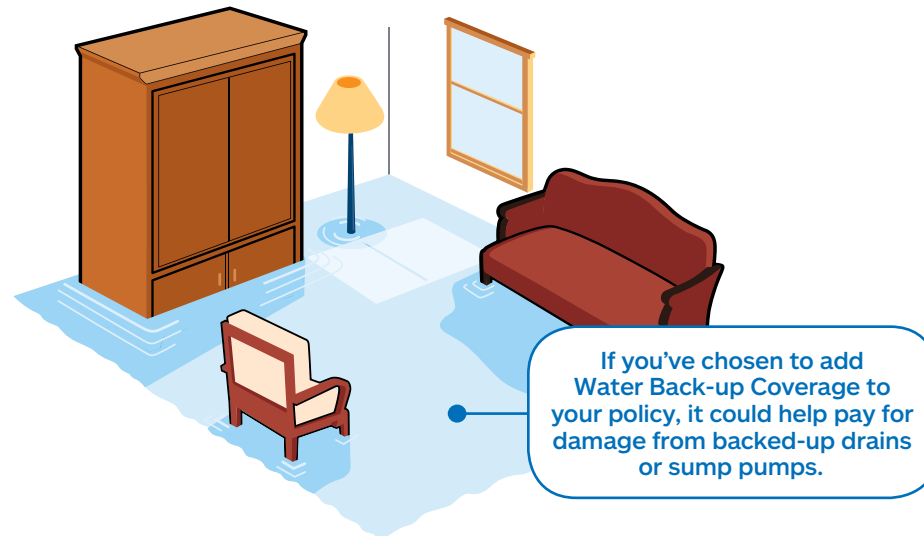
Condo insurance protects an owner from accidental and sudden losses. However, there are some losses that aren't covered.

### 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.
<b>Water Back-up Coverage</b>	Helps cover damage in your home from backed-up drains or sump pumps.
<b>Personal Injury Protection</b>	Provides coverage for losses not related to bodily injury or property damage, such as libel, slander or accused wrongful eviction.
<b>Building codes</b>	Covers increased costs due to the enforcement of any building codes, ordinances or laws regulating the construction, maintenance or demolition of your home.
<b>Extended coverage on jewelry, watches and furs</b>	Expands coverage and increases limits for jewelry, watches and furs.
<b>Scheduled Personal Property</b>	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.
<b>Identity Theft Restoration</b>	If your identity gets stolen, this coverage can help with legal work, phone calls and lost wages.
<b>Increased coverage on business property</b>	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)

<b>Sports equipment, music instruments and cameras</b>	Expands coverage for sports equipment, musical instruments and camera equipment.
<b>Electronic data recovery</b>	Covers up to \$5,000 for recovery of lost data from computers, such as years of family photos, videos and music.
<b>Green Improvement Reimbursement</b>	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.

<b>Flood insurance</b>	Your Allstate Agent can help you purchase a separate policy through the National Flood Insurance Program (NFIP).
<b>Personal umbrella policy (PUP)</b>	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](https://allstate.com)
- Call your Allstate Agent
- Download the Allstate® Mobile app at [allstate.com/mobile](https://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](https://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](https://knowyourstuff.org/allstate) or download the free Digital Locker app for your iPhone or iPad at [allstate.com/mobile](https://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](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, 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.”<sup>®</sup>**

*Please note that this brochure is only a summary of condo insurance, written to illustrate in general terms how condo insurance works. The Allstate<sup>®</sup> 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](http://allstate.com) for complete information on other products and services.