

By the way, did you know that you can switch to a flood insurance policy administered by Allstate without an increase in the premium? The federal government sets rates for flood insurance, so there's no difference in rates from policy to policy. Therefore, when you're looking for a company to administer your flood insurance, choose the one that you think will bring you the best service, most convenience, and maximum level of comfort.

Just for renters.

Whether you rent a condo, an apartment, a house or a co-op, flood insurance may seem like a strange thing to need when you already have insurance and you don't own the place you call home.

But most likely, your insurance does not cover flood damage and your landlord is not responsible for replacing or repairing personal items damaged by floodwaters. With a flood insurance policy for your personal possessions, you know your valuable personal items are covered. Ask your Allstate agent about getting a flood insurance policy to cover the things you hold dear.

Flood Insurance Proposal Form		
	Coverage Amount	Premium
Building Coverage (for homes and businesses)	_____	_____
Deductible	\$500	\$3,000
	\$1,000	\$4,000
	\$2,000	\$5,000
Contents Coverage (for homes, businesses, renters)	_____	_____
Deductible	\$500	\$3,000
	\$1,000	\$4,000
	\$2,000	\$5,000
Total Estimated Annual Premium		_____



On solid ground.

Flood Insurance: What you need to know to help protect your property and financial well-being from flood damage.



Standard Flood Insurance Policy

This brochure is a brief description; this is not a contract. You should read your flood policy for full details about your coverages. Insurance coverage is subject to availability and qualifications and is provided subject to policy terms and conditions.

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D3032-8





could have a serious effect on your financial well-being. But that's where Allstate and the National Flood Insurance Program can help.

Check your insurance policies.

Most homeowners, commercial and renters insurance policies don't cover flood damage. So, you may need a separate flood insurance policy to protect against losses from flooding.

Flood policies, administered by Allstate and provided by the federal government, are available through Allstate in communities that have joined the National Flood Insurance Program. Purchased separately from your homeowners, commercial or renters insurance policies, a flood policy can help complete insurance protection for your property.

What does a flood insurance policy cover?

A flood insurance policy covers damages to your home, business or personal property caused by:

- the overflow of inland or tidal waters;
- the unusual and rapid accumulation or runoff of surface waters from any source; and
- mudslides that are proximately caused by flooding.

This policy also includes coverage for the following basement items:

- furnaces
- air conditioners

- hot water heaters
- food freezers
- clothes washer and dryers
- unfinished dry walls or sheet rock walls and related fiberglass insulation
- foundation elements
- sump pumps
- heat pumps
- electrical junction and circuit breaker boxes

An ounce of prevention.

If you have a flood insurance policy for your home or business, you can also receive up to \$1,000 to cover the expense of preventative measures against flooding, such as sandbagging.

How much coverage is enough?

The amount of coverage you can purchase under a flood insurance policy varies, depending on your community's status in the flood program. Your Allstate agent can help you determine the appropriate level of protection.

What about claims?

Claims are handled through Allstate, so you know that you can depend on experienced claim adjusters being on hand to help you in the event of a disaster. Simply call your Allstate

agent in the event of a flood, and we'll take it from there.

Claims will be settled on a replacement cost (how much it takes to replace the item) or actual cash value (how much the item was worth at the time) basis up to your policy limits.

Replacement cost coverage only applies to the building coverage and certain qualifications may apply. The property covered by the flood insurance must be your principal residence and you must be living there. Also, you need to have building coverage equal to at least 80% of the cost to replace the building or the maximum coverage available (\$250,000).

A deductible (the amount you pay before insurance pays) will apply. Your Allstate agent can help you work out the details.

The Advantages of Allstate

Wind damage often accompanies flood damage. Fortunately, in most states, your homeowners policy covers wind damage. So, if you have an Allstate homeowners policy and a flood policy administered through Allstate, you have the convenience and peace of mind that comes with being better protected and from working with just one claim adjuster and one agent, instead of two or more.

Are your home, business and personal possessions protected from flood?

Flooding is responsible for a significant portion of property damage in the United States, but only 38% of people living in a high-risk flood zone have a flood insurance policy. Even if you live in low or moderate risk areas, you aren't free from the possibility of flooding. 25% of all flood claims are from people who live outside a high-risk zone.

Imagine how expensive it would be to rebuild your home or business and replace your valuable possessions. Losses due to flooding