



## Protection inside and out.


WITH YOUR CHOICE HOME<sup>®</sup>, YOUR DWELLING AND PERSONAL PROPERTY ARE PROTECTED FROM THESE PERILS PLUS OTHERS.



THESE COVERAGES ARE ALSO INCLUDED WITH YOUR CHOICE HOME<sup>®</sup>.

 **Medical protection.**  
Helps pay for medical expenses on covered losses for visitors who are injured on your property.

 **Additional Living Expenses.**  
Helps pay reasonable increase in living expenses (e.g., hotel) if your home becomes uninhabitable after a covered loss, such as a fire.

 **Family liability.**  
Helps pay for covered damages that you're legally obligated to pay, such as bodily injury and property damage lawsuits.

# "I want an insurance company that STANDS FOR SOMETHING."

The Allstate family of companies has a 75-year tradition of being there when people need us.

We have innovative insurance for your life's needs, financial solutions to help you save and dedicated representatives to help you sort it all out. We also have a long history as a leader in helping to make our highways safer.

With Allstate, you can feel better protected and more in control of your future than ever before.

### ***Are you in Good Hands<sup>®</sup>?***



Packages and features are optional and subject to terms, conditions and availability. Features and coverages may not be available in all states. Deductibles may apply to coverages. Issuance of insurance is subject to qualifications. This brochure is intended only as a general summary. Please read the policy carefully for details.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company and Allstate Property and Casualty Insurance Company: Northbrook, IL.

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## your home

Your Choice Home<sup>®</sup>



|           |   |  |
|-----------|---|--|
| Features  | <p><b>GET REWARDED FOR REMAINING CLAIM-FREE.</b></p> <p>You always pay your premium but never file a claim. Allstate thinks you should be rewarded for that.</p>                                | <ul style="list-style-type: none"> <li>▪ <b>Claim-Free Bonus.</b> You'll receive up to 5% toward your renewal premium after you've gone 12 months without a claim.<sup>1</sup></li> </ul>  |
|           | <p><b>HELP KEEP YOUR RATES AND POLICY INTACT.</b></p> <p>You shouldn't have to avoid filing a claim on your homeowners policy for fear of your rates going up or your policy being dropped.</p> | <ul style="list-style-type: none"> <li>▪ <b>Claim RateGuard.<sup>SM</sup></b> Your rates won't go up just because you file a claim. (This feature applies to two claims every five years.)</li> <li>▪ <b>Guaranteed Renewal for Claims.</b> Your homeowners policy will not be dropped just because of the number of claims you file.<sup>2</sup></li> </ul> |
| Coverages | <p><b>HELP PROTECT YOUR BIGGEST INVESTMENT.</b></p> <p>You can sleep better at night knowing you have Allstate's most comprehensive coverage.</p>   | <ul style="list-style-type: none"> <li>▪ <b>Coverage Cushion<sup>SM</sup> (BSREL).</b> Extends your limits an additional 20% in the event of a covered loss to your home.<sup>3</sup></li> <li>▪ <b>Contents Coverage.</b> Your coverage for contents is equal to 75% of dwelling limit.</li> </ul>  |

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| Personalized Options | <p><b>CHOOSE OPTIONS TO FIT YOUR INDIVIDUAL NEEDS.</b></p>   |   |   |
|                      | <p> <b>Prized Possessions.</b> Increases limits up to \$10,000 for jewelry, watches, furs (\$2,500 per item), \$10,000 for theft of silverware.</p> <p> <b>Identity Restoration.</b> If you're a victim of identity theft, this coverage can help you restore your good name. Includes up to \$25,000 reimbursement for covered expenses.<sup>4</sup></p> | <p> <b>Home Enterprise Coverage.</b> Expands coverage for office or studio, including \$5,000 for Electronic Data Recovery and liability protection.</p> <p> <b>Electronic Data Recovery.</b> Covers up to \$5,000 for recovery of lost data from computer.</p> <p> <b>Yard &amp; Garden.</b> Increases limits and expands coverage for items including trees, landscaping and \$20,000 for riding lawn mowers.<sup>5</sup></p> | <p> <b>Sports &amp; Leisure.</b> This option provides protection up to \$10,000 for sports equipment, including up to \$5,000 for kayaks, canoes and other watercraft.</p> <p> <b>Music &amp; Photography.</b> Expands coverage up to \$5,000 for musical instruments and \$5,000 for camera equipment (\$10,000 total).</p> |

**ENJOY MORE CHOICES WITH YOUR CHOICE HOME.<sup>®</sup>** Allstate offers other levels of protection packages, additional coverages and increased limits. Ask your Allstate agent for details. For more information, go to [ChooseWisely.com](https://www.choosewisely.com)

<sup>1</sup>Claim-Free Bonus is based on eligible premium for the prior policy period. <sup>2</sup>Policy may be nonrenewed for other reasons including type of claim and condition of property. <sup>3</sup>This amount may be higher in some states. <sup>4</sup>May be included as part of the Gold and Platinum packages. Please ask your agent for further details. <sup>5</sup>May not be available in all states. Packages and features are optional and are subject to terms, conditions and availability. Deductibles may apply to coverages. Issuance is subject to qualifications.