

	Protection Packages		
	Platinum	Gold	Base
FEATURES	<ul style="list-style-type: none"> <li>• Claim-Free Bonus<sup>1</sup></li> <li>• Guaranteed Renewal for Claims<sup>2</sup></li> <li>• Claim RateGuard<sup>SM 3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Claim-Free Bonus<sup>1</sup></li> <li>• Guaranteed Renewal for Claims<sup>2</sup></li> </ul>	None
DWELLING	<b>120%</b> – Coverage Cushion <sup>SM</sup> extends your limits an additional 20% in the event of a covered loss to your home <sup>4</sup>	<b>120%</b> – Coverage Cushion <sup>SM</sup> extends your limits an additional 20% in the event of a covered loss to your home <sup>4</sup>	<b>100%</b> of the limit listed on your policy
CONTENTS	<b>75%</b> of your dwelling limit	<b>75%</b> of your dwelling limit	<b>60%</b> of your dwelling limit
Subtotal Annual Premium	\$	\$	\$

Personalized Options	Discounts	
<input type="checkbox"/> Prized Possessions <input type="checkbox"/> Identity Restoration <sup>5</sup> <input type="checkbox"/> Home Enterprise Coverage <input type="checkbox"/> Electronic Data Recovery <input type="checkbox"/> Yard & Garden <sup>6</sup> <input type="checkbox"/> Sports & Leisure <input type="checkbox"/> Music & Photography	<input type="checkbox"/> Home Buyer <input type="checkbox"/> Claim Free <input type="checkbox"/> Protective Device	<input type="checkbox"/> Home and Auto <input type="checkbox"/> 55 and Retired / 55 and Over <input type="checkbox"/> Age of Home
	<b>Total Annual Premium</b>	\$

### Notes:

SEE REVERSE FOR DETAILS ON FEATURES AND PERSONALIZED OPTIONS.

<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>Claim RateGuard<sup>SM</sup> applies to one claim every five years.

<sup>4</sup>This amount may be higher in some states.

<sup>5</sup>May be included as part of the Gold and Platinum packages. Please ask your agent for further details.

<sup>6</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.

## More about the features.

**CLAIM-FREE BONUS.<sup>1</sup>** You'll receive up to 5% toward your renewal premium after you've gone 12 months without a claim.

**GUARANTEED RENEWAL FOR CLAIMS.<sup>2</sup>** Your homeowners policy will not be dropped just because of the number of claims you file.

**CLAIM RATEGUARD<sup>SM</sup>** Your rates won't go up just because you file a claim. (This feature applies to one claim every five years.)

## More about Personalized Options.

**CHOOSE OPTIONS TO FIT YOUR INDIVIDUAL NEEDS.** Availability may vary by state.



**Prized Possessions.** Increases limits up to \$10,000 for jewelry, watches, furs (\$2,500 per item), \$10,000 for theft of silverware.



**Identity Restoration.** 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>3</sup>



**Home Enterprise Coverage.** Expands coverage for office or studio, including \$5,000 for Electronic Data Recovery and liability protection.



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



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



**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.



**Electronic Data Recovery.** Covers up to \$5,000 for recovery of lost data from computer.



**Yard & Garden.** Increases limits and expands coverage for items including trees, landscaping and \$20,000 for riding lawn mowers.<sup>4</sup>



**Sports & Leisure.** This option provides protection up to \$10,000 for sports equipment, including up to \$5,000 for kayaks, canoes and other watercraft.



**Music & Photography.** Expands coverage up to \$5,000 for musical instruments and \$5,000 for camera equipment (\$10,000 total).

## Perils covered under Allstate<sup>®</sup> Your Choice Home



Fire



Lightning



Smoke



Explosion



Wind and hail



Falling objects



Freezing of plumbing



Theft

**Important Note:** These are estimated premiums and your actual premium may vary from this figure. The estimates are based upon: the information you have provided and certain assumptions we may have made and the coverages, limits, deductibles and discounts we discussed. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverages, limits, and deductibles you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and, depending on your state, the date coverage is purchased or the date coverage becomes effective. Qualifications may apply. All features, discounts and coverages are subject to Allstate's rules, rates and forms currently in effect. Ask for details.

<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>May be included as part of the Gold and Platinum packages. Please ask your agent for further details. <sup>4</sup>May not be available in all states.

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