



## Landlords' Package Policy

Let Allstate help you protect your property and your investment.



A landlord's job is never done. The right insurance can help.

Being a landlord can be tough. You have to find reliable tenants, respond to their needs and take care of upkeep and repairs. But it also has its rewards – rent and investment opportunity. After investing so much in your building, don't risk losing it, or the income it generates, because of inadequate insurance protection.

An Allstate Landlords' Package Policy features insurance created for landlords like you. This means solid insurance coverage, only one bill and an easy-to-understand policy.

## Protection that helps fit your unique needs as a landlord.

There are many areas where a landlord needs coverage that goes beyond what other policies may provide. Allstate's Landlords' Package Policy includes the following insurance protection.

	Coverage description	Examples of covered losses		
<b>Building*</b>	Protects against covered loss to your building caused by many events, except those specifically limited or excluded in the policy.	<ul style="list-style-type: none"> <li>■ Fire</li> <li>■ Lightning</li> <li>■ Falling objects</li> <li>■ Smoke</li> <li>■ Explosion</li> <li>■ Wind and hail</li> </ul>	<ul style="list-style-type: none"> <li>■ Damage by aircraft</li> <li>■ Damage by vehicle</li> <li>■ Freezing of plumbing, heating or air conditioning systems, or household appliances</li> </ul>	<ul style="list-style-type: none"> <li>■ Collapse of building from weight of ice, snow or sleet</li> <li>■ Building glass breakage</li> </ul>
<b>Personal property*</b>	Provides you with "Named Peril" coverage on most personal property rented with the premises or used to service the building. This means the policy helps insure against sources of loss that are listed on the policy, including the following.	<ul style="list-style-type: none"> <li>■ Fire</li> <li>■ Lightning</li> <li>■ Falling objects</li> <li>■ Smoke</li> <li>■ Explosion</li> <li>■ Wind and hail</li> </ul>	<ul style="list-style-type: none"> <li>■ Damage by aircraft</li> <li>■ Damage by vehicle</li> <li>■ Freezing of plumbing, heating or air conditioning systems, or household appliances</li> <li>■ Civil commotion</li> </ul>	<ul style="list-style-type: none"> <li>■ Collapse of building from weight of ice, snow or sleet</li> <li>■ Electrical current variances (with certain exceptions)</li> <li>■ Riot</li> <li>■ Breakage of glass</li> </ul>
<b>Liability*</b>	Provides protection against nonauto liability claims brought by others for injury or property damage occurring on the insured premises.	<ul style="list-style-type: none"> <li>■ Emergency first aid</li> </ul>	<ul style="list-style-type: none"> <li>■ Bodily injury and property damage lawsuits/liability defense costs</li> </ul>	
<b>Premises medical protection*</b>	Covers medical expenses of visitors who are injured in accidents on your property.	<ul style="list-style-type: none"> <li>■ Injuries arising from conditions on property</li> </ul>		
<b>Fair rental income*</b>	Provides compensation for lost rental income.	<ul style="list-style-type: none"> <li>■ 12-months lost rent</li> </ul>		

\*Subject to policy terms and conditions.  
Coverages and discounts may vary by state.

**Want more information?**  
**Talk to your Allstate Agent today.**



“Getting good tenants is hard.  
Getting good insurance is  
easy with Allstate.”



## Your building, your options.

Everybody's protection needs are different. For instance, you may need higher coverage levels because your rental units are furnished. Allstate allows you to expand your landlords' protection with coverage options and increased limits.

### Coverage options include

- Satellite dish antennas and systems
- Burglary coverage
- Building codes
- Fire department charges
- Loss assessments
- Vandalism coverage

### Increased limits include

- Personal property
- Liability protection
- Other structures on premises
- Medical payments

## Save money through discounts.

In addition to a choice of coverage options and competitive rates, you may also qualify for discounts. Your Allstate Agent can help you determine if you qualify for the following:

- Multiple policy discount
- Claim-free discount

To learn more about these coverages and discounts, please contact your Allstate Agent.

## Help protect yourself against the unexpected.

If you have tenants, chances are you need landlords' insurance. But if you're still not sure, ask yourself – if something were to happen to your property or an injury occurred, could you:

- Afford to pay the repair or rebuilding costs?
- Keep up with your bills without your rental income?
- Pay the costly legal fees to defend yourself against liability lawsuits?

Your Allstate Agent can help you find the policy that fits both your property and your budget.

## Comprehensive coverage helps protect you and your property.

An Allstate Landlords' Package Policy provides protection for rental properties that have up to four family units and aren't owner occupied. It's designed to pay for damages to your property as well as damages you are legally obligated to pay. You may also be reimbursed for legal fees or lost income in specific situations. And because your risk assessment takes into account a variety of factors, we can offer a comprehensive policy that helps meet your insurance needs.

# Allstate is here for you.

Being a landlord is not a 9-to-5 job. That's why Allstate is here for you when you need us. We offer 24-hour claim service – just one phone call to 1-800-Allstate® will get the process started. It's as easy as that.

And, of course, you can call your Allstate Agent. He or she will be happy to work with you to help you decide on the right insurance protection for your rental property. Give your agent a call today to get started. It's an easy way to help protect your investment.

## **The convenience of having one agent.**

Life is complicated enough. Time spent dealing with multiple insurance companies could be time spent doing other things. So why not bring everything together – home, auto and landlord – with one agent?

Allstate believes it's important to help meet these needs as well as many others. Your Allstate Agent can provide you with one source to help you better manage the risks in your life. And having all your insurance policies at Allstate could qualify you for a discount.

Coverage and discounts are subject to state availability and qualifications. Other terms, conditions, limitations and exclusions may apply.

This brochure is a brief description; this is not a contract. Please read the appropriate insurance policy for details, including policy terms and conditions.

# You're In Good Hands With Allstate.®

Your Allstate Agent has the experience and commitment it takes to help you protect your car, home and family.

With Allstate's years of business experience behind you, you're getting more than a good product. You're getting a team that knows the meaning of service, and wants to help protect you and your family's way of life — not just for today, but down the road as well.



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