


# Allstate Renters Insurance.


Offers a variety of coverage to help make sure your stuff is protected.

Protection	Allstate Renters Policy
<b>Contents</b> (your personal possessions in your apartment)	Covered up to the limit you've established for your contents coverage
<b>Computer equipment</b>	\$5,000 limit Additional coverage is available by endorsement
<b>Theft of CDs, DVDs and game cartridges</b>	On premises: Covered up to the limit you've established for contents coverage
<b>Theft of personal property off premises</b> (including from car)	Covered up to 10% of the limit you've established for contents coverage
<b>Electronics</b> (for a covered loss due to a power surge)	Covered up to the limit you've established for contents coverage
<b>Theft of jewelry, watches and furs</b>	\$1,000 limit Additional coverage is available by endorsement
<b>Money, coins</b>	\$200 limit Additional coverage is available by endorsement
<b>Food spoilage</b> (for a covered loss due to an interruption in power)	Covered up to the limit you've established for contents coverage
<b>Identity restoration</b>	Coverage is available by endorsement
<b>Scheduled Personal Property</b> (includes highly valued jewelry, art, sports equipment, musical equipment, etc.)	Coverage is available by endorsement


Perils covered under renters policy.




Fire




Lightning




Smoke




Explosion




Wind and hail



Falling objects



Freezing of plumbing



Theft



## Protection beyond your belongings.



### 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.

## ADDITIONAL COVERAGE TO CONSIDER.

**Flood insurance.** If your community participates in the National Flood Insurance Program (NFIP), you're eligible for federally sponsored flood insurance coverage through Allstate. Ask your Allstate agent for details.

**Life insurance.** If you're married, have children or have other dependents living with you, consider what their future would be like if something happened to you. Life insurance can help ensure that even if your loved ones lose you, they won't lose their home and security.

**Identity restoration.** If you're a victim of identity theft, this coverage can help you restore your good name.

**Water backup.** If the contents of your home are damaged by water backup through sewers to drains caused by the failure of sump pumps, sump pump wells or any type of system designed to remove subsurface water, this coverage will pay for the loss up to policy limits. (This coverage may be called Sump Pump/Sewer Back-Up in some states.)

## SOME TERMS TO KNOW.

**Claim.** A request for an insurance company to pay for a loss.

**Covered peril.** An event causing damage to property that is covered by your insurance.

**Deductible.** The deductible is the portion of a covered loss you pay before the insurance company becomes responsible for payment under the policy. Generally, a higher deductible means a lower premium.

**Limits.** A coverage limit determines the most an insurance company will pay for a covered loss under a particular coverage. Some limits apply to each person, and others apply to each occurrence.

## Why choose Allstate?

- We've been serving customers since 1931
- We receive excellent ratings for our claims-paying ability from A.M. Best, Standard & Poor's and Moody's\*
- We offer a workmanship guarantee, in select areas, when you work with one of our recommended contractors
- You can work with Allstate for a range of insurance needs, including auto, life, motorcycle, business and more
- You can reach Allstate 24/7 – through your Allstate agent, 1-800-ALLSTATE® or [allstate.com](http://allstate.com)

\*Ratings verified as of August 2006 and are subject to change.

Allstate Insurance Company and Allstate Property and Casualty Insurance Company: Northbrook, IL; Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ; Allstate Texas Lloyd's: Irving, TX.

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