



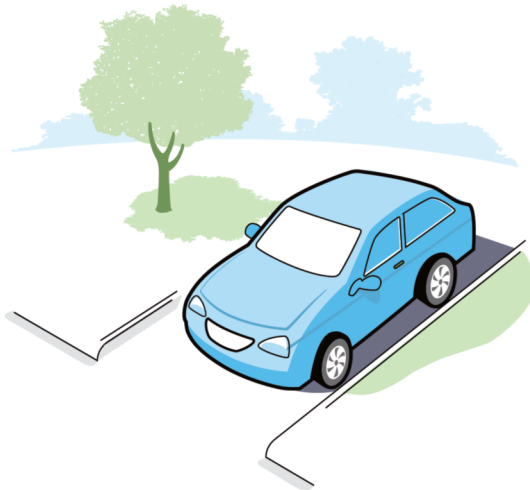
Allstate[®]

You're in good hands.™

Auto
Home
Life
Retirement

Auto Insurance

made simple



What's included:

- How to read your Allstate Auto Policy Declarations
- Understanding auto insurance:
 - Coverages*
 - Deductibles*
 - Coverage limits*
- What to do in case of an accident
- Frequently asked questions

New website coming soon!

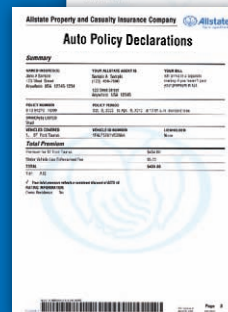
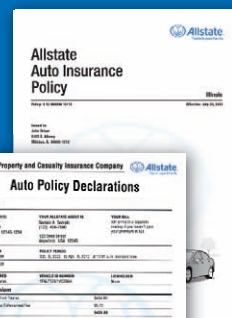
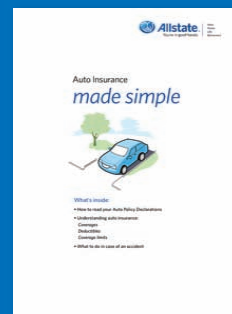
Including videos and more information.

Knowledge is power.

We created this brochure to help you feel more knowledgeable and confident about auto insurance.

If you're an Allstate customer, you can read this brochure along with your Auto Policy Declarations and the Allstate Auto Insurance Policy. Then, if you have any questions, please contact us.

If you're not an Allstate customer, this brochure can help you better understand auto insurance. If you have any questions, call your local Allstate Agent.



How to reach us 24/7.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to create an account at allstate.com

Allstate offers a range of products to help you protect your lifestyle.

We take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

Auto Insurance

- Your Choice Auto®
*Featuring:
Accident Forgiveness, Safe Driving Bonus® Check, Deductible Rewards® and New Car Replacement*
- Standard auto

Home Insurance

- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

Power Sports Insurance

- Motorcycle
- Snowmobile
- Boat
- Motor home
- ATV
- There's more — call us!

Business Insurance

- Business auto and fleet
- Property and liability
- Specialty insurance programs
- Supplemental insurance for the workplace

Other Protection Options

- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®

Financial Protection

- Life insurance
- Education funds
- Retirement
- Banking and Savings

Call your local Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.



How to read your Auto Policy Declarations.

Your Auto Policy Declarations “declares” the choices you’ve made for the policy you bought, including:

- **Coverages**
- **Deductibles**
- **Coverage limits**

You’ll receive a new Allstate Auto Policy Declarations every renewal period, which is typically every six months.


The following page is an example of an Allstate Auto Policy Declarations and shows you where to find some of the important information. It’s always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes to your coverage?
Call your local Allstate Agent or 1-800-ALLSTATE.

Policy period. When you pay your premium by the due date, your policy automatically continues for the time period shown, usually six months.

Driver(s) listed and vehicle(s) covered. This shows the named insured and vehicle(s) listed on this insurance policy.

Total premium. Each vehicle you insure has its own premium amount. This total is for all the listed vehicles for the policy period.

Allstate Property and Casualty Insurance Company  **Allstate**
You're in good hands.

Auto Policy Declarations

Summary

NAMED INSURED(S) Jane A Sample 123 West Street Anywhere USA 12345-1234	YOUR ALLSTATE AGENT IS Sample A Sample (123) 456-7890 123 West Street Anywhere USA 12345	YOUR BILL will arrive in a separate mailing if you haven't paid your premium in full.
POLICY NUMBER 1 23 456789 01/01	POLICY PERIOD Jan. 1 to July 1 at 12:01 A.M. standard time	
DRIVER(S) LISTED Jane	DRIVER(S) EXCLUDED None	
VEHICLES COVERED 1. 05 Compact Car	VEHICLE ID NUMBER 1ABC012345E678901	LIENHOLDER ABC Motor Credit Company (Retail)


Total Premium

Premium for 05 Compact Car	\$466.06
TOTAL	\$466.06

✓ Your total premium reflects a combined discount of \$000.00
Your Policy Effective Date is Jan. 1

Coverages. If you have more than one car, the coverages will be listed on separate pages for each vehicle.
For more about coverages, see pages 4-10 of this brochure.

Coverage limits. This shows the maximum limit Allstate will pay for each covered accident,* for each type of coverage.
For more about limits, see page 12 of this brochure.

Allstate Property and Casualty Insurance Company  **Allstate**
You're in good hands.

Policy Number : 1 23 456789 01/01 Your Agent: Sample A Sample (123) 456-7890
Policy Effective Date: Jan. 1

COVERAGE FOR VEHICLE # 1
2005 Compact Car

COVERAGE	LIMITS	DEDUCTIBLE	PREMIUM
Automobile Liability Insurance			
• Bodily Injury	\$100,000 each person	Not Applicable	\$204.66
• Property Damage	\$300,000 each occurrence \$100,000 each occurrence		
Uninsured Motorists Insurance			
• Bodily Injury	\$100,000 each person	Not Applicable	\$80.66
(Includes Underinsured Motorists Protection)	\$300,000 each accident		
Uninsured Motorists Insurance limits of insured vehicles cannot be stacked or aggregated.			
Automobile Medical Payments	\$5,000 each person	Not Applicable	\$6.78
Auto Collision Insurance	Actual Cash Value	\$500	\$124.86
Auto Comprehensive Insurance	Actual Cash Value	\$500	\$49.15
Rental Reimbursement Coverage	up to \$30 per day for a maximum of 30 days	Not Applicable	\$25.74
Total Premium for 05 Compact Car			\$466.11

DISCOUNTS Your premium for this vehicle reflects the following discounts:

Anti-theft	\$19.38	Passive Restraint	\$4.28
Antilock Brakes	\$65.17	Premier Plus	\$206.52

RATING INFORMATION
This vehicle is driven a maximum of 0,000 miles per year, 0-0 miles to work/school, unmarried female age 00, good driver rate

Discounts. Any discounts you may have received are listed here.

Deductibles. This shows how much you will pay out of pocket for damage to your vehicle for each covered accident.*
For more about deductibles, see page 11 of this brochure.

Sample of an Allstate Policy Declarations

* What does "covered accident" mean?

It's an insurance term that means an accident that falls within the bounds of the policy. Throughout the rest of this brochure, when we refer to an accident, we assume it is a covered accident.

About coverages.

Auto insurance protects you and your family in all kinds of situations involving a vehicle. This section of the brochure summarizes common coverages. Some are optional. Others are required in certain states. If you're an Allstate customer, you can check the coverages you have purchased by looking at your Policy Declarations under "Coverage."

Automobile Liability Insurance can help protect your assets.

If you're at fault in an accident, you could be held legally responsible for injury or damage caused by the accident. All drivers are required by law to have both of these liability coverages:



Bodily Injury Liability helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.

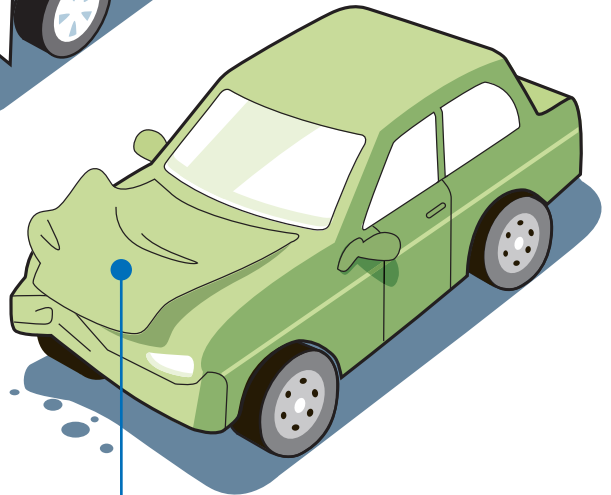
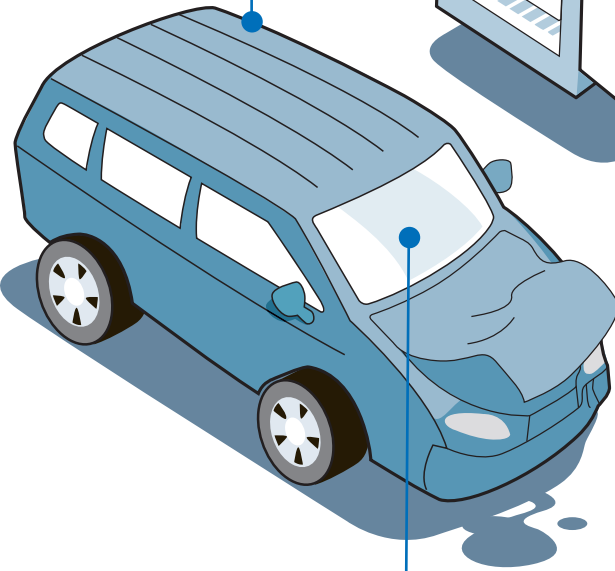
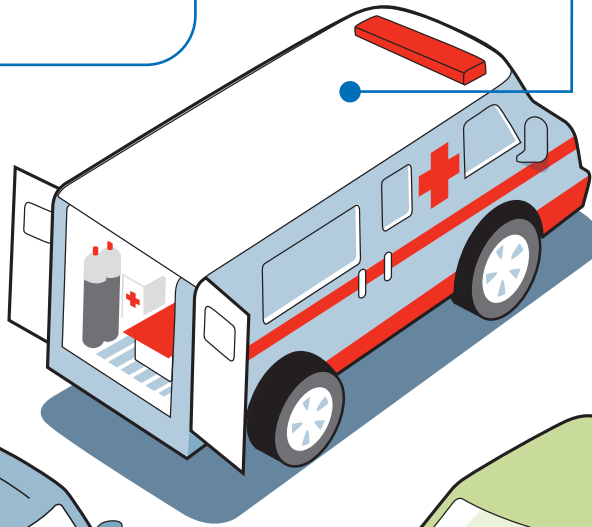


Property Damage Liability helps protect you from paying for the repair or replacement of another driver's car.

Which vehicles are usually covered by an Allstate Policy?

- The vehicle(s) listed on your Policy Declarations or any car you replace it with
- Any car you drive while yours is being repaired due to an accident
- Any car you rent or borrow

If you injure someone in an accident, Allstate can help protect you from losing your savings or home to pay for those damages.



Who's covered under an Allstate policy?

- You, the policy owner
- Any resident in your home who has a driver's license
- Anyone you give permission to use your car

If you damage another person's car or other property in an accident, Allstate can help protect you from paying for those damages.

There's a coverage available to protect you from drivers with no insurance.

There are a lot of drivers out there who may not have car insurance. What if one of them crashes into you?

Uninsured/Underinsured Motorist Coverage can help.

It's divided into two parts:

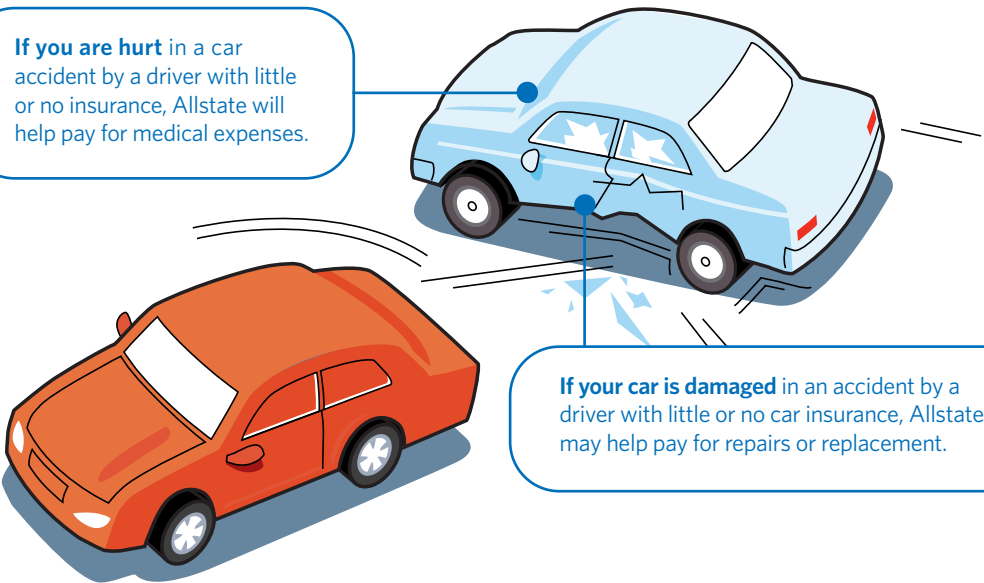


Bodily Injury Coverage includes your injuries or death, or those of your passengers or family members driving your car if it's hit by a driver with little or no insurance.



Property Damage Coverage includes damage to your car or property if you're hit by a driver with little or no insurance. (Not available in all states.)

If you are hurt in a car accident by a driver with little or no insurance, Allstate will help pay for medical expenses.



If your car is damaged in an accident by a driver with little or no car insurance, Allstate may help pay for repairs or replacement.

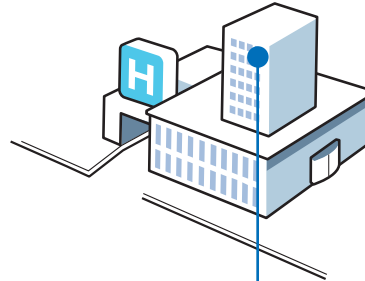
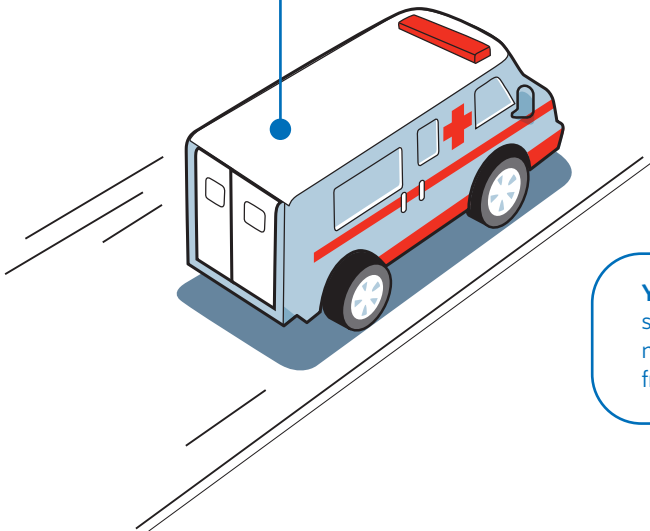
There's a coverage that can also help pay for your injuries from an accident.

If you're in an accident, whether it's your fault or someone else's, paying for medical care can be a concern. That's where Allstate Medical Payments Coverage comes in. In some states, this coverage may be known as Personal Injury Protection and may cover additional expenses such as loss of wages while you're recovering from an accident.



Automobile Medical Payments Coverage can help pay for some of your medical costs or funeral expenses if you or anyone in your vehicle is injured in an accident.

If you're injured in an auto accident, Allstate will help pay for medical services you receive within one year of the accident. This coverage also applies if you're a pedestrian struck by a car.



Your coverage may include hospital bills, surgeries, x-rays, dental, pharmaceuticals, nursing services and more due to an injury from an auto accident.

What about damage to your car?

If you crash your car, your car insurance can help to repair or replace it so you can get back on the road again quickly. There are two types of coverages to consider:



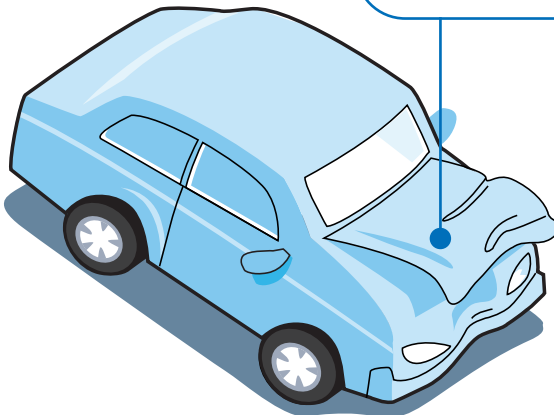
Collision Coverage pays for damage to your car if you collide with another car or something else such as a building, bridge or tree. If someone hits your parked car, this is considered a collision as well.



Comprehensive Coverage pays for damage or loss to your car caused by something other than a collision such as theft, fire, vandalism, windstorm or hitting an animal.

For each of these coverages, you may be responsible for the deductible amount you've selected. (See page 11 for more about deductibles.)

If you're in an accident, Collision or Comprehensive Coverage can help pay for the repair or replacement of your car.



There are other coverages you can buy to protect your car.

Allstate offers other coverages for additional protection for you and your car. If you have selected these coverages, they will appear under “Coverage” on your Allstate Policy Declarations.



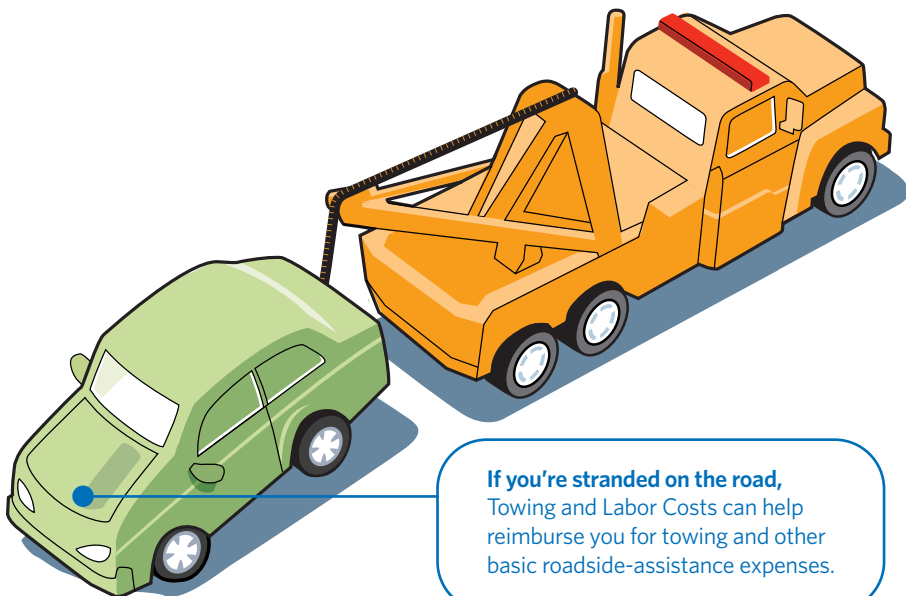
Towing and Labor Costs reimburses you for towing and basic roadside-assistance expenses if you’re stranded on the road.



Rental Reimbursement repays you for the cost of renting a car while yours is in the shop being repaired due to a covered accident — up to 30 days.












Sound System Coverage protects your investment from theft or damage if you’ve installed a high-end sound system in your car. Call your Allstate Agent or 1-800-ALLSTATE to see if your system qualifies.



Allstate auto coverages at a glance.

The chart below summarizes key auto insurance coverages.

Type/Name of Coverage	Required or Optional?	Most Common Add-ons	Deductible May Apply
 Bodily Injury Liability	Required		
 Property Damage Liability	Required		Varies by product and state
 Uninsured/Underinsured Motorist	Varies by state	Yes	
 Collision Coverage	Optional	Yes	Yes
 Comprehensive Coverage	Optional	Yes	Yes
 Automobile Medical Payments Coverage/Personal Injury Protection	Varies by state	Yes	
 Towing & Labor Costs	Optional		
 Rental Reimbursement	Optional		
 Sound System	Optional		

Your Allstate Policy Declarations shows the coverages you've chosen, along with deductibles and limits — which is the maximum amount Allstate will pay. (See page 12 for more about limits.)

About deductibles.

A deductible is the amount of money you agree to pay to help repair or replace your car if you have a claim covered by your policy.

Example: A driver damages his car in an accident and it will cost \$5,000 to repair.



Driver has **\$500** deductible

Driver pays:

\$500

Insurance pays:

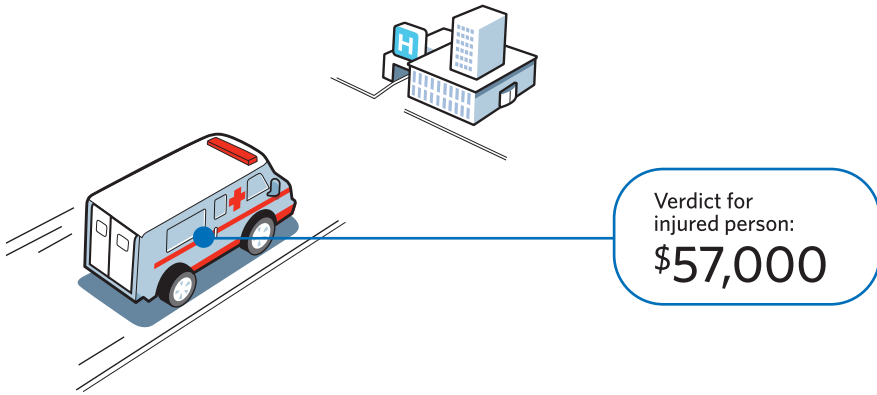
\$4,500

Choosing a higher deductible means you might pay less for your insurance premium now, but you should be prepared to pay more out of your own pocket later if you have an accident.

About coverage limits.

Each coverage has a limit. If you have an accident claim covered by your Allstate policy, Allstate agrees to pay for damages up to that coverage's limit.

Example: A driver causes an accident in which someone is injured. The case goes to trial and there is a verdict to compensate the injured person with \$57,000.



SCENARIO 1

Driver has **\$50,000** limit per person for Bodily Injury Liability

Insurance pays:

\$50,000

Driver pays:

\$7,000

SCENARIO 2

Driver has **\$100,000** limit per person for Bodily Injury Liability

Insurance pays:

\$57,000

Driver pays:

\$0

Choosing a higher limit means you might pay more for your insurance premium now, but it could help protect you from having to pay other people's expenses later.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.

Frequently asked questions.

Q: How long will it take to get my car returned?

A: Every claim is unique, and there are a lot of different things that could affect how long it takes to resolve your claim. At Allstate, our claims teams are made up of experienced professionals who will always do their best to get your claim resolved efficiently. You can help your claim go smoothly by providing Allstate with all the information you can about the incident.

Q: Will my policy pay for a rental car until my car is repaired?

A: If you selected Rental Reimbursement as a coverage option, Allstate will reimburse you for a car rental for up to 30 days after a covered claim, up to the dollar amount per day that's shown on your Policy Declarations. See your policy for a complete description of terms and limitations.

Q: The accident wasn't my fault. Shouldn't the other driver pay my deductible?

A: If the claim investigation reveals that there's a chance to recover the damages from the person responsible for the accident, Allstate will try to recover the damages, including your share of the deductible.

FAQs continue on next page.

Q: Will my insurance premium increase if I file a claim?

A: Every policyholder's situation is unique, so depending on your circumstances, your premium may be affected. If you are concerned, don't hesitate to discuss it with your Allstate Agent. You may also want to ask them about Accident Forgiveness, which may help prevent your rates from going up just because of an accident, even if it's your fault.

Q: My teen is about to enter the driving world. Is there something I can do to prepare?

A: Talk with them. To help you do this, Allstate offers a range of tools including an interactive Parent-Teen Driving Contract, information about Graduated Driver Licensing Laws for your state and tips for how to help teens keep safe on the road. For more information, contact your local Allstate Agent or visit allstateteendriver.com.

Q: I'm thinking of buying a motorcycle. Can I just add it to my auto policy?

A: Unfortunately, no. Having the right motorcycle coverage is very important and also very different from your car insurance, so you will need a separate policy. The good news is it won't cost you as much as you might think and you could qualify for a multi-line discount. Call your local Allstate Agent or 1-800-ALLSTATE for a quote.

Q: My windshield was damaged by a falling rock. Is that covered?

A: In most cases, this type of damage is covered under your Comprehensive Coverage. For extra fast service, contact our Glass Claim Express® at 1-800-626-4527.



What to do in case of an accident.

- 1. Stay calm.** Determine the extent of injuries or damage. If needed, obtain medical assistance.
- 2. Call the police to file an accident report.** Don't leave the accident scene.
- 3. Limit discussion of the accident.** Talk only with the police and your Allstate Agent or an Allstate claim representative. Don't admit fault at the scene or at any time.
- 4. Get the facts and essential details at the scene.** Use the space below to help gather information.
- 5. Report even a minor accident to us immediately.** Allstate is available 24/7/365. Call your Allstate Agent, 1-800-ALLSTATE (1-800-255-7828) or file a claim at allstate.com — select Claims.
- 6. Check the status of your claim.** To check your claim's status, contact your Allstate claim representative, Allstate Agent or log on to your account at allstate.com. For more information about claims, go to allstate.com/claims.

Accident Information

Date and time

Location

Name of other driver

Phone (home/mobile/work)

Address

City, State, Zip

License plate number/state

Driver's license number/state

Insurance company

Policy number

Name of witness

Phone number of witness

Are you in Good Hands®?

For more than 75 years, Allstate has been there when people need us most.

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 roads and highways safer.

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

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit allstate.com

Please note that this brochure is only a summary of auto insurance, written to illustrate in general terms how auto insurance works. The Allstate Auto Insurance Policy is the legal contract that contains the terms and limitations of your Allstate policy. You should carefully review the contents of your policy. All coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your Allstate policy.

Allstate Safe Driving Bonus® Check is not available in every state and may not be available to renewal customers until next policy period. Amounts less than \$5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions.



Certain property and casualty insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company; Northbrook, IL; Allstate County Mutual Insurance Company; Irving, TX; Allstate New Jersey Insurance Company; Bridgewater, NJ. Life insurance and annuities offered through Allstate Life Insurance Company and in NY, Allstate Life Insurance Company of New York. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit allstate.com for complete information on other products and services.