



## Basic protection.

Every **Allstate House and Home**® insurance policy comes with a variety of standard coverages to help you protect your home and what's inside it.



**Dwelling Protection** - Covers the home you live in and other structures attached to it, such as a garage or deck.



**Other Structures Protection** - Covers other buildings on your property that are separate from your home, such as a garage or shed.



**Personal Property Protection** - Covers the loss of furniture and other contents if they're stolen or damaged.



**Additional Living Expenses** - Reimburses you for reasonable increases in living expenses when a loss that Allstate covers makes your home uninhabitable. This may include payments for the cost of rent, hotel, food and other expenses.



**Family Liability Protection** - Helps protect you if someone sues you for damages after being injured on your property.

**Guest Medical Protection** - May help pay for necessary medical expenses including surgery, x-rays and dental work if a guest is injured on your property.

## You have more than a policy. You have my agency.

Caring for customers and our community has always been a top priority for me. My Allstate agency is in the **Delano, Buffalo, Montrose, Watertown** area, so we're close to home and happy to help.

Since 1931, Allstate has been committed to making insurance better. Along with fast and fair claim service, we have innovative tools, apps and extras to make everyday life easier for you.

Call my agency today and see what we mean when we say **"You're in good hands.®"**

### Allstate Insurance Company

**Ben Cade**

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**Allstate**

You're in good hands.®

Auto  
Home  
Life  
Retirement

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. Discounts may vary by state. Issuance of insurance is subject to qualifications. This brochure is intended only as a general summary. Please read the policy carefully for details. Allstate Vehicle and Property Insurance Company; Northbrook, IL.

Allstate TrueFit<sup>SM</sup> is a term life insurance to age 95 policy issued by Allstate Assurance Company, Home Office: Northbrook, IL and is available in most states with contract/series ICC14AC1/ AC14-1. In New York, issued by Allstate Life Insurance Company of New York, Home Office: Hauppauge, NY. Allstate TrueFit is available with contract NYLU818. This policy has exclusions, limitations and terms that may affect coverage, renewal, cancellation, termination, or other contractual rights and benefits.



# Home Coverage Custom Fit.

## Coverage tailored for you.

Allstate helps provide you with the customized home coverage you need at an affordable price.

And you'll have the support of my agency every step of the way to help ensure you, your family and your home are protected.

## Protection when you need it.

### Rewards when you don't.

Whether you file a claim or not, **Allstate House and Home**<sup>®</sup> insurance offers features to help protect you.

#### Claim RateGuard<sup>®</sup>

Helps protect your rate from going up just because you file a claim.\*

#### Claim-Free Rewards

Saves you money when you switch to Allstate claim-free. Plus, our optional Claim-Free Bonus gives you money back each year you go without a claim.



## Extra Protection

Our standard **Allstate House and Home**<sup>®</sup> coverage offers plenty of protection for your home and what's inside it, you may want to consider investing in some of the additional coverages from Allstate. I can offer you optional coverages, such as:



**Scheduled Personal Property**



**Sports Equipment**



**Business Property**



**Water Backup**

## You've protected your home. Now protect your family's future in it.

Your house is so much more than just the place you live. It's the place you and your family will create a lifetime of memories. Your Allstate Agent can help you protect your most valuable investment and help ensure your family will always call it home.



**TrueFit<sup>SM</sup> Life Insurance** could be customized to help pay off your mortgage so your loved ones have one less thing to worry about if you're gone.

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I'll make it easy to protect where you live for years to come.

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## Discounts you deserve.

Save even more on your policy when you qualify for one of our many available discounts including:

**Claim-Free.** Get a discount that continues to build every year (up to five years) you don't file a property claim.

**Early Signing.** Switch to Allstate before your old policy expires (at least seven days) to receive an additional discount.

**Easy Pay.** Earn a discount for setting up automatic withdrawals from your checking or savings account.

**Hail-resistant Roof.** If your home has this type of roof installed, you may qualify for a discount.

**Home Buyer.** Save on your home policy if you purchase a newly constructed home. Recent homebuyers can also be eligible for a discount.

**Multiple Policy.** Save on your home policy just for having your auto policy with us. Save even more if you bundle additional policies, too.

**Protective Device.** Qualify for a discount if your home has additional protection against fire and theft.

**Responsible Payment.** Depending on your payment type and payment history, you could qualify for additional savings.

**Welcome and Loyalty.** New customers can earn a discount during the first two years they're insured, and existing customers can save just for staying with Allstate.

\*This feature applies to one claim every five years. Features are optional and subject to terms, conditions and availability. Savings will vary.