



Frederick Gintert  
417 N 10th Street  
Laporte TX 77571

Information as of August 27, 2020  
Policyholder(s) **Jon Cheverere** Page **1** of 2

Policy number  
**838 802 720**

Your Allstate agency is  
**Frederick Gintert**  
(281) 470-9900  
FredGintert@allstate.com



JON CHEVERERE  
1410 LOTUS DR  
TIKI ISLAND TX 77554-7125

## Thank you for being a loyal Allstate customer—we're happy to have you with us!

Here's your House & Home insurance renewal offer for the next 12 months. I've also included a guide to what's in this package and answers to some common questions.

### Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple of weeks. Just send your payment by the due date on your bill. If you're enrolled in the Allstate® Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule. You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

### How to contact us

Give me a call at (281) 470-9900 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Frederick Gintert  
Your Allstate Agent

RP378-4



## Your Insurance Coverage Checklist

We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

- What's in this package?**  
See the guide below for the documents that are included. **Next steps:** review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.
- Am I getting all the discounts I should?**  
Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.
- What about my bill?**  
Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.  
You can also pay your bill online at [allstate.com](http://allstate.com) or by calling 1-800-ALLSTATE (1-800-255-7828). Para español, llamar al 1-800-979-4285. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule.
- What if I have questions?**  
You can either contact your Allstate Agent or call us 24/7 at 1-800-ALLSTATE (1-800-255-7828) – para español, llamar al 1-800-979-4285 – with questions about your coverage, or to update your coverages, limits, or deductibles. Or visit us online at [allstate.com](http://allstate.com).

## A guide to your renewal package



### Policy Declarations\*

The Policy Declarations lists policy details, such as your property details and coverages.

### Important Notices

We use these notices to call attention to particularly important coverages, policy changes and discounts.

### Insurance Made Simple

Insurance seem complicated? Our online guides explain coverage terms and features:  
[www.allstate.com/madesimple](http://www.allstate.com/madesimple)  
[Espanol.allstate.com/facildeentender](http://Espanol.allstate.com/facildeentender)

\* To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.

## IMPORTANT NOTICE

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### Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

### Allstate Insurance Company

To get information or file a complaint with your insurance company:

**Call: Toll Free at 1-800 Allstate® (1-800-255-7828)**

Email:

allstatecustomerservicesupport@allstate.com

Mail:

P. O. Box 660598, Dallas, TX 75266-0598

### The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: [www.tdi.texas.gov](http://www.tdi.texas.gov)

Email: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

## INSURANCE WEBSITE NOTICE

### To compare policies and prices:

Visit [HelpInsure.com](http://HelpInsure.com) to compare prices and coverages on home and auto insurance policies. The website is a service of the Texas Department of Insurance and the Office of Public Insurance Counsel.

## AVISO IMPORTANTE

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### ¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros. Si no lo hace, podría perder su derecho para apelar.

### Allstate Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros:

**Llame a: Teléfono gratuito al 1-800-255-7828**

Correo electrónico:

allstatecustomerservicesupport@allstate.com

Dirección postal:

P. O. Box 660598, Dallas, TX 75266-0598

### El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: [www.tdi.texas.gov](http://www.tdi.texas.gov)

Correo electrónico: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

## AVISO DEL SITIO WEB DE SEGURA

### Para comparar pólizas y precios:

Visite [HelpInsure.com](http://HelpInsure.com) para comparar precios y coberturas en pólizas de seguro para el hogar y automóvil. El sitio web es un servicio del Departamento de Seguros de Texas y de la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel, por su nombre en inglés).

**X67186-5**





# Renewal House & Home Policy Declarations

Your policy effective date is October 11, 2020



## Total Premium for the Policy Period

Premium for property insured	\$1,380.18
Recoupment Fee Volunteer Rural Fire Department Assistance Program	1.54
Recoupment Fee FAIR Plan Assessment 1	\$2.76

<b>If you pay in installments*</b>	<b>\$1,384.48</b>
<b>If you pay in full</b>	<b>\$1,225.09</b>

*Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s).*

*Your total premium for this policy period has increased by at least 10%*

## Discounts (included in your total premium)

Protective Device	\$32.42	Multiple Policy	\$361.21
Claim Free	\$294.61	Home Buyer	\$7.62
Loyalty	\$122.25	Responsible Payment	\$200.36
<b>Total discount savings</b>			<b>\$1,018.47</b>

## Insured property details\*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182-1) for additional coverage information. Contact us if you have any changes.

**Location of property insured:** 1410 Lotus Dr, Tiki Island, TX 77554-7125

**Location zone:** TX7554

*Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.*

### Dwelling Style:

Built in 1978; 1 family; 1632 sq. ft.; 1 story

### Foundation:

Piers, 100%

### Attached structures:

Open porch, 180 sq. ft.

Wood deck, 325 sq. ft.

Attached garage, 594 sq. ft.

### Detached structure:

Boathouse, 325 sq. ft.

Information as of August 27, 2020

## Summary

Named Insured(s)

**Jon Cheverere**

Mailing address

**1410 Lotus Dr  
Tiki Island TX 77554-7125**

Policy number

**838 802 720**

Your policy provided by  
**Allstate Vehicle and Property  
Insurance Company**

Policy period

Beginning **October 11, 2020** through  
**October 11, 2021** at 12:01 a.m. standard  
time

Your Allstate agency is

**Frederick Gintert**

417 N 10th Street

Laporte TX 77571

(281) 470-9900

FredGintert@allstate.com

**Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.**

(continued)



Policy number: **838 802 720**  
 Policy effective date: October 11, 2020

**Insured property details\* (continued)**

**Interior details:**

One custom kitchen                      One custom half bath  
 Two custom full baths                  One softwood straight staircase

**Exterior wall type:**

100% vinyl siding

**Interior wall partition:**

100% textured drywall

**Heating and cooling:**

Average cost heating system, 100%      Central air - same ducts, 100%

**Additional details:**

Standard wood sash with glass, 100%      Interior wall height - 8 ft, 100%  
 Two exterior wood doors

**Fire protection details:**

Fire department subscription - no          1 mile to fire department

**Roof surface material type:**

Composition  
 • 100% architectural shingles

**Roof details:**

Predominant roof type: Composition      Age of roof - 8 years  
 Roof geometry - Hip

**Mortgagee**

UNITED WHOLESALE MTG ISAOA ATIMA C/O CENTRAL LOAN ADMIN & REPT  
 P O Box 202028, Florence, SC 29502-2028  
 Loan number: 1220170480 ESCROW

**Additional Interested Party - None**

*\*This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

**Coverage detail** for the property insured

<b>Coverage</b>	<b>Limits of Liability</b>	<b>Applicable Deductible(s)</b>
Dwelling Protection	\$325,000	▪ \$3,250 All peril
Other Structures Protection	\$32,500	▪ \$3,250 All peril
Personal Property Protection	\$195,000	▪ \$3,250 All peril
Additional Living Expense	Up to 24 months not to exceed \$65,000	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Foundation Water Damage	\$5,000	
Building Codes	<b>Not purchased*</b>	
Building Structure Reimbursement Extended Limits	<b>Not purchased*</b>	



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Water Back-Up	\$5,000	▪ \$500 Water Back-Up
Residence Glass	Included	

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► **Other Coverages Not Purchased:**

- Additional Fire Department Charges\*
- Building Materials Theft\*
- Country Endorsement\*
- Dwelling in the Course of Construction\*
- Electronic Data Recovery\*
- Extended Coverage on Cameras\*
- Extended Coverage on Jewelry, Watches and Furs\*
- Extended Coverage on Musical Instruments\*
- Extended Coverage on Sports Equipment\*
- Fair Rental Income\*
- Golf Cart\*
- Green Improvement\*
- Home Day Care\*
- Identity Theft Expenses\*
- Increased Coverage on Business Property\*
- Increased Coverage on Theft of Silverware\*
- Loss Assessments\*
- Secondary Residence\*

\* **This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

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## Scheduled Personal Property Coverage

**Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

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## Your policy documents

Your House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- AVPIC House & Home Policy - AVP91
- Water Back-Up Endorsement - AVP98-1
- Windstorm and Hail Exclusion Endorsement - AVP100
- Residence Glass Coverage - AVP99
- Texas Amendatory Endorsement - AVP348
- Texas Amendatory Endorsement - AVP345

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## Important payment and other information

Here is some additional, helpful information related to your coverage and paying your bill:

- Please note: This is not a request for payment. Your bill will be mailed separately.
- If, however, you would like to make a payment by credit card (Visa/MasterCard/Discover) or Check-By-Phone, please call 1-800-357-5092.

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**Allstate Vehicle and Property Insurance Company's** Secretary and President have signed this policy with legal authority at Northbrook, Illinois.

Julie Parsons  
President

Susan L. Lees  
Secretary



## Important notices

Policy number:

**838 802 720**

Policy effective date:

October 11, 2020

## Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: \$319,892.

We based your estimated cost on information provided by you and selected data that was available to us, which is described in the "Insured property details" section of your Declarations Page. Please review all the information in this section to ensure the accuracy of the information used to determine the estimated replacement cost of your home.

The enclosed Declarations Page shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Allstate and does not exceed maximum coverage limitations established by Allstate.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on data that was available to us when we made this estimate (this information is described in the "Insured property details" section of your Declarations Page). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred. Please keep in mind that we do not guarantee the adequacy of the estimate to cover any future loss(es).

### How Is the Replacement Cost Estimated?

Many factors can affect the cost to replace your home, including its age, size, and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

### Note to Customers Renewing Their Policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Allstate uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor and material rates for your zip code, Allstate takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your

home's characteristics is provided in the "Insured property details" section of your Declarations Page.

**Please note: Your Dwelling information is used to estimate your home replacement cost. It's important to review and update this information so we're using the most accurate details to estimate your home's replacement value.**

If the information about your home shown in your Declarations Page requires any change or if you have any questions or concerns about the information contained in this Important Notice, please contact your Allstate representative, or call us at 1-800-ALLSTATE.

### Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period. This information is useful in estimating the amount of insurance coverage needed to cover the cost of rebuilding your home in the event of a covered total loss.

We would like you to know that your policy's PIA recently indicated that certain construction costs in your market have declined. Based on this information, you may decide to lower your Dwelling Protection limits. If you choose to lower your Dwelling Protection-Coverage A limits, your premium will decrease accordingly. Please note that decreasing your Dwelling Protection limits may result in decreases in other coverages that are tied to your Coverage A limits and could lower your premium.

It is important for you to understand that PIA estimates are only estimates and lowering your Dwelling Protection limits may leave you with insufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to maintain or even increase your limits. Conversely, there is a possibility that your current limits may provide coverage in excess of the actual replacement cost of your home not only based on the PIA estimate, but on other considerations. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.



**X73182-1** Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

## Information Regarding Flood Damage Coverage

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**X73175**

Texas law requires that we provide you with this notice regarding flood damage coverage.

Please read this notice carefully. In addition, it is important to read all of your property policy documents to confirm the coverage your policy provides.

### NOTICE

- **Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit [www.floodsmart.gov](http://www.floodsmart.gov).**

If you have any questions about this notice or your policy coverage, you can contact your Allstate Agent or representative, call 1-800 ALLSTATE® (1-800-255-7828), or visit [www.allstate.com](http://www.allstate.com). We're here to help!

**XC7124**

## Please Check Your Policy Coverage Limits

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When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each policy renewal and make sure they provide you with adequate coverage.

## Additional Protection for Your Most Valuable Possessions

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Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

### Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)
- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

### Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.



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### Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at [allstate.com](http://allstate.com).

**X73169**

\* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

*Subject to availability and qualifications. Other terms, conditions and exclusions may apply.*

**X73168**

## What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.\* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

### You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

### Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at [allstate.com](http://allstate.com).

## Add the Enhanced Package to Your Policy and Save Even More

Consider adding the Enhanced Package to your House & Home policy for even greater value.

The Enhanced Package gives you all of these benefits:

- **Claim RateGuard®**—Allows you to keep your Claim-Free Discount (if you qualify for the discount) *and* protects your rate from going up just because you file a claim.
- **Claim-Free Bonus**—Gives you up to a 5% premium credit each year you go without a claim.
- **Deductible Reward**—You may qualify for an immediate \$100 off a qualified deductible when you add the Enhanced Package. Then you'll get an additional \$100 each designated twelve month period you don't have a chargeable claim—up to \$500 total.

If you'd like to add the Enhanced Package to your House & Home policy or have any questions about these features, please contact your Allstate representative. All Enhanced Package features are subject to policy terms and conditions.

**X73736**

# Privacy Statement

Policy number:

**838 802 720**

Policy effective date:

October 11, 2020

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Thank you for choosing Allstate. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Allstate Insurance Company and the affiliates ("Allstate") listed at the end of this notice. We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

## Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services, unless permitted pursuant to a joint marketing agreement.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements.

Our privacy practices continue to apply to your information even if you cease to be an Allstate customer.

## What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, Social Security Number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information may include, but is not limited to,

your driving record, claims history, medical information and credit information.

In addition, Allstate and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit allstate.com, web pages you viewed while visiting our site or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, IP addresses, domain names and browser data, which can help us to better understand how visitors use allstate.com.

## How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Allstate. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Allstate-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use allstate.com
- Other financial institutions with whom we have a joint marketing agreement
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

## The Internet and Your Information Security



Policy number:

**838 802 720**

Policy effective date:

October 11, 2020

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies to monitor visits to allstate.com. The website may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at the bottom of the allstate.com homepage.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

### How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Allstate Insurance Company Customer Privacy Inquiries  
PO Box 660598  
Dallas, TX 75266-0598

### Your Preference for Sharing Personal Information

We would like to share your personal information with one or more Allstate affiliates in order to make you aware of different products, services and offers they can provide. However, you can request that Allstate and its affiliate companies not share your personal information with our affiliates for marketing products and services.

To request that we not allow other Allstate affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request.

If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

### We Appreciate Your Business

Thank you for choosing Allstate. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you. We value our relationship with you and look forward to keeping you in Good Hands®.

If you have questions or would like more information, please don't hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-ALLSTATE.

We reserve the right to change our Privacy practices, procedures, and terms.

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

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