

your claim

Understanding the catastrophe claim process



OUR STAND

WHAT SHOULD YOU DO?

THE CLAIM PROCESS

YOUR CLAIM STATUS

YOUR ESTIMATE

YOUR SETTLEMENT

CONTRACTORS AND REPAIRS

AFTER YOUR CLAIM

YOU'RE IN GOOD HANDS®

YOU SHOULD NEVER
have to face
a catastrophe alone.

That's Allstate's stand.

When severe weather or a catastrophic event occurs, Allstate understands your need to get your life back together as quickly as possible. While damages vary in severity and can be isolated or widespread, we believe every claim is our opportunity to earn your loyalty. That's why we've created a team of catastrophe claim specialists dedicated to helping you resolve your claim promptly.

Expect the best from us in claim service.

We want you to know that you can count on Allstate to help get your life back together. We will respond to your claim in a fast and friendly manner. We will work hard to keep you informed about what's going on and what you can expect. We will provide you with clear, straightforward answers about your claim, as well as your estimate. We do this because we're dedicated to keeping you in Good Hands® at all times.

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It's human nature to want to start putting your life back in order as fast as possible. But doing so too quickly can prevent us from helping you. We recommend you talk to your catastrophe claim specialist before you take any action that may affect your claim.

Allstate National Catastrophe Center
1-800-54-STORM (1-800-547-8676)
P.O. Box 94054, Palatine, IL 60094-9871
Fax: 1-888-859-3946
allstate.com/claimcenter

WHAT DO I DO IF MY HOME IS UNINHABITABLE?

If your policy provides for Additional Living Expenses, you may be reimbursed for the increase in cost that is necessary and reasonable to maintain your normal standard of living when your home is uninhabitable due to a covered loss. The period of time for which you'll be reimbursed is limited as specified by your policy.

Payments made under the Additional Living Expense provision are in addition to the applicable coverage policy limits. Ask your agent or catastrophe claim specialist if your policy has this provision. Please keep your receipts for any additional living expenses for reimbursement consideration.

SHOULD I WAIT UNTIL SOMEONE INSPECTS THE DAMAGE BEFORE MAKING REPAIRS?

If temporary repairs are needed to prevent further loss to your property, you do not have to wait for Allstate to inspect your home or settle your loss. You need to make temporary repairs that are required to prevent further loss to your property. Most Allstate property policies have a reimbursement provision for reasonable and necessary temporary repair costs (up to a specified limit) that you incur while trying to protect your covered property from additional damage resulting from a covered loss. Please be sure to save your receipts for consideration of reimbursement.

You also do not have to wait for Allstate to inspect your home or settle your loss in order for you to select a repair firm, but you should wait to begin final repairs until an inspection is made and the covered damages are properly assessed.

WHAT IF I HAVE DAMAGE TO MY PERSONAL PROPERTY?

If your claim involves personal property and your policy provides coverage for personal property damages that result from a covered loss, make a list of all damaged items to give to your claim specialist. Be sure to include the manufacturers' names, model numbers, purchase dates and purchase prices. Indicate whether or not items are repairable. To help you organize this information, you can request a home inventory form from your agent.

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The Catastrophe Claim Process

There are many variables that determine how quickly a catastrophe claim can be resolved. But each claim will typically follow these basic steps:

☐ Step 1: Make a claim

You report a loss and we assign a claim number to track your claim.

☐ Step 2: Talk with a specialist

A catastrophe claim specialist contacts you to answer your questions and determine the best way to handle your loss.

☐ Step 3: Evaluate the damages for an estimate

An adjuster evaluates the damages and determines needed repairs and/or replacement.

☐ Step 4: Review your estimate

We discuss with you the damage estimate and settlement based on your policy provisions, terms and coverage.

☐ Step 5: Wrap up your claim

We wrap up your claim by sending you appropriate documents and payment and answering any questions you may have.

After you reported your claim, you received an Allstate claim number. This number is how you can access information about your claim. Please write this number on all documents you submit to Allstate, including receipts and descriptions of damaged items, to help keep important information together with your claim records.

WHEN WILL SOMEONE INSPECT MY DAMAGE?

Once a catastrophe claim specialist contacts you, they will determine if an inspection of your damage is needed or if your loss can be settled by phone. If a damage inspection is needed, your claim specialist will schedule a convenient appointment time.

Since catastrophes typically involve many severe claims, appointments are scheduled based on severity.

HOW LONG WILL IT TAKE TO COMPLETE MY CLAIM?

The length of time it takes to complete the claim process depends on several factors. Although Allstate brings in additional staff to handle the increased claim volume following a severe weather event or catastrophe, there may be hundreds or even thousands of customers impacted. This, in addition to the complexity of your damages, availability of vendors and safety issues, will contribute to the length of time it takes to settle your claim.

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HOW CAN I CHECK THE STATUS OF MY CLAIM?

There are two basic ways to see what is going on with your claim once you've reported it.

On the phone

You may check the status of your claim by calling 1-800-54-STORM (1-800-547-8676) during regular business hours to speak with a catastrophe claim specialist.

Online

- If you're registered with the Customer Care Center at allstate.com and have a claim number, you can view your claim status online at any time.
- If you haven't registered, you can call 1-800-ALLSTATE® and receive a password for immediate access to your claim status at allstate.com.
- If you want to register online with the Customer Care Center, go to allstate.com and click on Customer Care. For security purposes, you will need to wait for your Personal Activation Key (PAK) to arrive in the mail, which typically takes 7-10 days.

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"I like that
I know what to expect
UP FRONT."



After your damages are evaluated, an adjuster will create an estimate. Your estimate typically spells out what needs to be repaired and/or replaced, as well as what is covered under your policy.

Each estimate is created with advanced technology that uses local market pricing for repair and replacement costs. Your adjuster can answer any questions you may have about your estimate.

WHY IS THERE DEPRECIATION SHOWN ON THE ESTIMATE?

Depreciation is typically shown on all estimates for items that are not brand new. Depreciation is a decrease of the item's value due to age, wear or market conditions.

For example: A basic roof has a life span of approximately 20 years. With normal wear and tear, it loses about 25% of its value after 5 years. So if a 5-year-old roof is damaged by a covered loss, you would receive 75% of its original value to replace your roof.

Your estimate may include depreciation for items and materials that are being replaced. However, once the replacement of your covered loss has been completed, you may be able to recover the depreciation amount that was withheld depending on your policy terms, conditions and exclusions.

WHAT IF I DON'T AGREE WITH MY ALLSTATE ESTIMATE?

Sometimes, despite our best efforts, differences of opinion do occur. If you disagree with our damage estimate, please call your claim specialist. In many instances we can resolve the differences over the phone. Our commitment is always to settle claims fairly.

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“I just want to
get my life back
TO NORMAL
as soon as possible.”

WHAT'S A DEDUCTIBLE?

The deductible is the portion of a covered loss you pay before the insurance company becomes responsible for payment under your policy. For example, if your covered claim is \$4,500 and your deductible is \$500, you pay the \$500, and Allstate pays the remaining \$4,000.

WHEN DO I NEED TO PAY MY DEDUCTIBLE AND TO WHOM?

The settlement check you receive from Allstate will be based on the amount of your covered loss from the estimate minus your deductible and any applicable depreciation. In most cases, you would pay the amount of your deductible directly to your contractor once repairs are completed.

WHEN CAN I EXPECT TO RECEIVE A SETTLEMENT CHECK FROM ALLSTATE?

In some cases, the adjuster will provide you with the estimate and check at the time of inspection. In most instances, however, the adjuster will inspect the damage and prepare the estimate and, depending on the extent of damages, submit the repair estimate for approval. Once the estimate is approved, your check and the estimate will be mailed to you separately.

WHY DOES THE CHECK I RECEIVE FROM ALLSTATE INCLUDE THE NAME OF MY MORTGAGE HOLDER?

If you have a mortgage on your property, the mortgagee is usually named on your policy. Most mortgagees require that their name is included on claim payment checks. You will need to contact your mortgagee to find out how to obtain their endorsement on the check.

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How to select a contractor.

Selecting a qualified service to handle repairs can be difficult. Here are a few tips to help you select a contractor.

☐ Ask around

Talk to friends and family members who have had recent repair work done.

☐ Interview contractors

Ask contractors for references and check them.

☐ See that they're insured

Ask if the contractor carries liability and workers compensation insurance.

☐ Check work history

Get information about your contractor's work history from your local Better Business Bureau.

☐ Get it in writing

Require a written contract, including payment terms, and do not sign until you fully understand the terms.

CAN MY CLAIM SPECIALIST RECOMMEND A CONTRACTOR?

Unfortunately, Allstate does not recommend contractors following a catastrophe, because contractors are often overwhelmed by the number of properties needing repairs. We recommend you talk to your family and friends to request reliable, local contractors that they have worked with.

WHAT IF MY CONTRACTOR'S ESTIMATE IS DIFFERENT THAN THE ALLSTATE ESTIMATE?

If there is a difference between Allstate's and your contractor's estimates, you or your contractor should immediately contact your catastrophe claim specialist. They will do what they can to resolve the differences and make any necessary adjustments to the original estimate. These estimate adjustments are possible only when they are warranted and only for covered items.

WHAT IF ADDITIONAL DAMAGES ARE FOUND DURING THE REPAIR PROCESS?

If additional damage is found during the repair process call your catastrophe claim specialist or 1-800-54-STORM immediately to report this. Your claim specialist will determine if the damage needs to be re-inspected or if it can be resolved by phone with your contractor.

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NOW THAT I'VE HAD THIS CLAIM, WILL MY PREMIUM INCREASE?

There are many factors that go into answering this question, including your policy coverage, prior claim history, your loss type and how long you have been with Allstate. The best source for the answer is your local Allstate agent, who would be happy to discuss your individual circumstances. If you're unsure of your agent's phone number, visit allstate.com or simply call 1-800-ALLSTATE®.

WILL ALLSTATE CONTACT ME AFTER MY CLAIM?

In some instances, you may be contacted by a member of our National Catastrophe Team who would like to re-inspect your property for quality assurance purposes. You may also be contacted by someone conducting research for Allstate, inquiring about your claim experience. By agreeing to a property re-inspection or providing critical information about your claim experience, you are helping to assure that we provide the best possible claim experience.

Thank you for doing business with Allstate.

AFTER YOUR CLAIM

YOU'RE IN GOOD HANDS®

We're here for you —
before, during and after
YOUR CLAIM.



Notes

Your policy number: _____

Your claim number: _____

Claim specialist: _____

"I'm glad I have Allstate on MY SIDE."

You chose Allstate insurance for your peace of mind. By doing so, you've taken an important step in helping to protect your property. Your policy is backed by 75 years of insurance experience and an expansive claim network. We want you to know that we are always here for you, not just during the claim process, but before and after the claim experience as well.



Life insurance and annuities issued by Allstate Life Insurance Company: Northbrook, IL and Lincoln Benefit Life Company: Lincoln, NE. In New York, Allstate Life Insurance Company of New York: Hauppauge, NY. Property and casualty insurance products issued by Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate Property and Casualty Insurance Company: Northbrook, IL.

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