



Manufactured Home Insurance

The right value and protection for
your home sweet home.



Allstate[®]

You're in good hands.

Help protect your home and property with Allstate.

Your home is important to you. You want to help make sure that if disaster strikes, you and your family will be able to quickly get your lives back in order – without draining your savings.

Allstate Manufactured Home Insurance has your needs in mind.

Allstate understands that owners of manufactured homes may have different concerns than other homeowners. That's why we've structured our Manufactured Home Insurance to accommodate a range of protection and price needs. Whether your manufactured home is a single or multisectional, in a shared lot or on private property, Allstate has a policy that's right for you.

Priced to fit your budget.

Allstate offers you a competitive price for where you live and the type of manufactured home you own. Plus, we have a wide range of discounts that you may qualify for, including one if you insure both your manufactured home and car with us.

Choose the coverage you want from a name you know.

Now you can choose the types of coverage you want and eliminate those you don't want to pay extra for. If you're looking for additional protection, Allstate has several options for you to consider. These include:

- Extended limits on your manufactured home and additional structures
- Personal property reimbursement
- Increased limits on jewelry, watches and satellite dish antennas

Plus, you get the peace of mind that comes from working with your Allstate Agent. He or she can help make the claim process as quick and easy as possible.

More protection options.

Allstate understands that every person and home is different. That's why we offer a range of optional features to help you tailor your policy based on your insurance needs and budget. Your Allstate Agent can help you determine which options and deductibles might be right for you.

Building Structure Reimbursement

The policy includes a reimbursement cost provision that applies to covered losses and building structure. We will reimburse you the depreciation that may be applied to your building structure reimbursement, subject to policy terms and conditions.

Actual Cash Value Loss Settlement Endorsement

With this option, Allstate typically deducts the depreciation of your manufactured home or property. Choosing this option can help lower your premium.

Building Structure Reimbursement Extended Limits

This optional coverage extends the limit of what your policy will pay to repair or replace your home after a covered loss. If you choose this option, Allstate will pay a percentage over your policy limit. This coverage varies by state. See your policy for details.

Personal Property Reimbursement Option

If you purchase this option, we will reimburse you the depreciation that may be applied to your personal property settlement according to your policy terms and conditions. This option also increases the limits of your personal property coverage.

Variety of Deductibles

Higher deductibles can mean lower premiums – but also more out-of-pocket expenses for you in case of a claim. Allstate has a wide variety of deductibles to choose from. We've even added specific options, such as a wind and hail deductible.

Other optional upgrades.

For an additional premium, you can also:

- Increase limits on other structures
- Increase limits on medical payments
- Extend coverage on jewelry, watches and furs
- Add liability and medical coverage for business pursuits
- Add trip-collision coverage while your home is in transit
- Increase protection for fire department charges
- Increase protection for satellite dish antennas

Subject to availability and qualifications. Insurance coverage is subject to policy terms.

Basic policy protection.

Even without added options, the Allstate Manufactured Home policy provides you with a broad range of protection for your home – and even away from home.

	Coverage Description	Coverage Details
Your Property*	Allstate helps insure your home and personal property. See your policy for details.	Includes: <ul style="list-style-type: none"> ■ Fire ■ Theft ■ Lightning ■ Smoke ■ Vandalism/riot ■ Explosion <ul style="list-style-type: none"> ■ Wind and hail ■ Falling objects ■ Water damage from plumbing, steam or water-heating systems ■ Damage by vehicle/aircraft
Family Liability Protection*	Allstate helps protect you against liability claims brought by others for accidental injury or damage to their property. (Does not cover auto liability claims.)	<ul style="list-style-type: none"> ■ Liability claims and defense costs ■ Bodily injury and property damage lawsuits ■ Damage to others' property
Medical Protection*	If a guest is accidentally injured on your property as a result of a covered loss, he or she will be reimbursed for reasonable and necessary medical expenses regardless of who is at fault.	<ul style="list-style-type: none"> ■ Guest medical protection
Living Expense Coverage*	If your home is damaged from a covered loss to the point where you cannot live in it, Allstate will pay the reasonable increase for living expenses needed to maintain your normal standard of living, subject to terms and limitations.	<ul style="list-style-type: none"> ■ Place to stay ■ Food ■ Other living expenses

*Other terms, limitations and exclusions may apply. Coverages and discounts may vary by state.

**Want more information?
Talk to your Allstate Agent today.**



Potential savings and discounts.

In addition to a choice of coverage options and competitive rates, you may qualify for savings through a variety of discounts.* For instance, you may:

- **Save** if you're 55 or older and retired
- **Save** if your manufactured home is tied down
- **Save** when you install fire extinguishers, smoke alarms and other protective devices
- **Save** if you purchased your manufactured home less than five years ago
- **Save** if you have your car insured with Allstate
- **Save** if you're a member of an approved group

“There’s no place like home.
And nothing like knowing
we’re protected.”

*Discounts are subject to availability and qualifications.

Allstate is here for you.

Accidents and perils don't take holidays. That's why Allstate is here for you when you need us. We offer 24-hour claim service – just one phone call to 1-800-ALLSTATE® will get the process started. It's as easy as that.

And, of course, you can call your Allstate Agent. He or she will be happy to work with you to help you decide on the right insurance protection for your manufactured home. Give your agent a call today to get started. It's an easy way to help protect your home sweet home.

The convenience of one agent.

Life is complicated enough. Time spent dealing with multiple insurance companies could be time spent doing other things. So why not bring everything together – home, auto, motorcycle and boat – with one agent?

Allstate believes it's important to help meet these needs as well as many others. Your Allstate Agent can provide you with one source to help you better manage the risks in your life. And having all your insurance policies at Allstate could qualify you for a discount.

This brochure is a brief description; this is not a contract. Please read the appropriate insurance policy for details, including limitations and exclusions.

“I feel good knowing
even if bad things happen,
I can bounce back financially.”



You're In Good Hands With Allstate.®

Your Allstate Agent has the experience and commitment it takes to help you protect your car, home and family.

With Allstate's 70 years of business experience behind you, you're getting more than a good product. You're getting a team that knows the meaning of service, and wants to help protect you and your family's way of life — not just for today, but down the road as well.



Allstate Insurance Company, Allstate Indemnity Company, and
Allstate Property and Casualty Insurance Company: Northbrook, IL

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