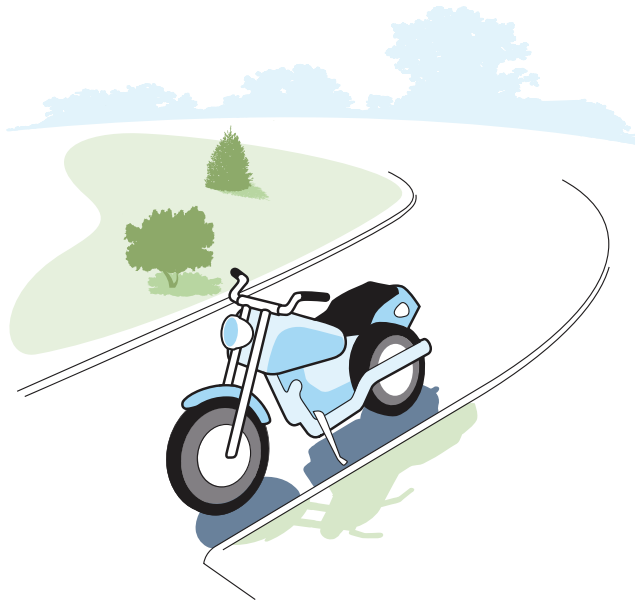




Allstate[®]
You're in good hands.

Auto
Home
Life
Retirement

Motorcycle Insurance *made simple*



What's inside:

- How to read your Allstate Motorcycle Policy Declarations
- Understanding motorcycle insurance:
 - Coverages*
 - Deductibles*
 - Coverage limits*
- What to do in case of an accident

Knowledge is power.

We created this guide to help you feel more knowledgeable and confident about motorcycle insurance.

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

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

You can also download this guide at allstate.com/MotorcycleMadeSimple



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.

Motorcycle Insurance

- Your Choice Motorcycle®
Featuring: Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package
- Standard motorcycle

Home Insurance

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

Power Sports Insurance

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

Other Protection Options

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

Auto Insurance

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

Business Insurance

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

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 Motorcycle Policy Declarations.

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

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

You’ll receive a new Allstate Motorcycle Policy Declarations every renewal period, which is typically every 12 months.


The following page is an example of an Allstate Motorcycle 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 12 months.

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

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

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

Motorcycle Insurance Policy Declarations

Summary

NAMED INSURED(S) John 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 Mar. 12, 2010 to Mar. 12, 2011 at 12:01 a.m. standard time	
DRIVER(S) LISTED John	DRIVER(S) EXCLUDED None	
VEHICLES COVERED 1. 04 Suzuki Gsx-R600	VEHICLE ID NUMBER 1ABCD12345E678901	LIENHOLDER None


Total Premium	
Premium for 04 Suzuki Gsx-R600	\$344.18
Premium for Additional Coverages	\$216.04

Coverages. If you have more than one motorcycle, the coverages will be listed on separate pages for each motorcycle.

For more about coverages, see pages 6-12 of this guide.

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 14 of this guide.

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

Policy Number : 9 22 058120 03/12 Your Agent : Sample A Sample
Policy Effective Date: Mar. 12, 2010 (123) 456-7890

COVERAGE FOR VEHICLE # 1
2004 Suzuki Gsx-R600

COVERAGE	LIMITS	DEDUCTIBLE	PREMIUM
Motorcycle Liability Insurance			\$257.04
• Bodily Injury	\$20,000 each person \$40,000 each accident	Not Applicable	
(Passenger Liability Coverage is included)			
• Property Damage	\$15,000 each accident	Not Applicable	
Motorcycle Medical Payments	\$1,000 each accident	Not Applicable	\$87.14
Total Premium for 04 Suzuki Gsx-R600			\$344.18

DISCOUNTS Your premium for this vehicle reflects the following discounts:
Multiple Policy

SURCHARGES Your premium for this vehicle reflects the following surcharges:
Merit Rating

RATING INFORMATION
This vehicle is a motorcycle with an engine displacement of 599 cubic centimeters

Deductibles. This shows how much you will pay out of pocket for damage to your motorcycle for each covered accident.*

For more about deductibles, see page 13 of this guide.

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

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 guide, when we refer to an accident, we assume it is a covered accident.

About coverages.

Motorcycle insurance protects you and your family in all kinds of situations. This section of the guide 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."

Motorcycle 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 riders 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.

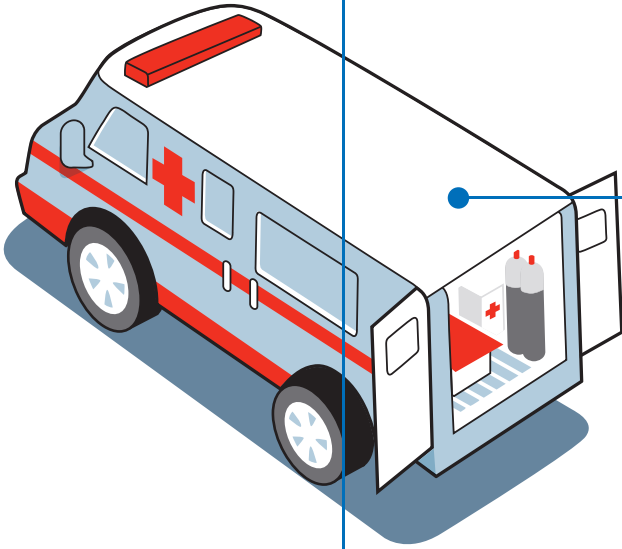


Property Damage Liability helps protect you from paying for the repair or replacement of another motorist's vehicle or property.

Which motorcycles are usually covered by an Allstate policy?

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

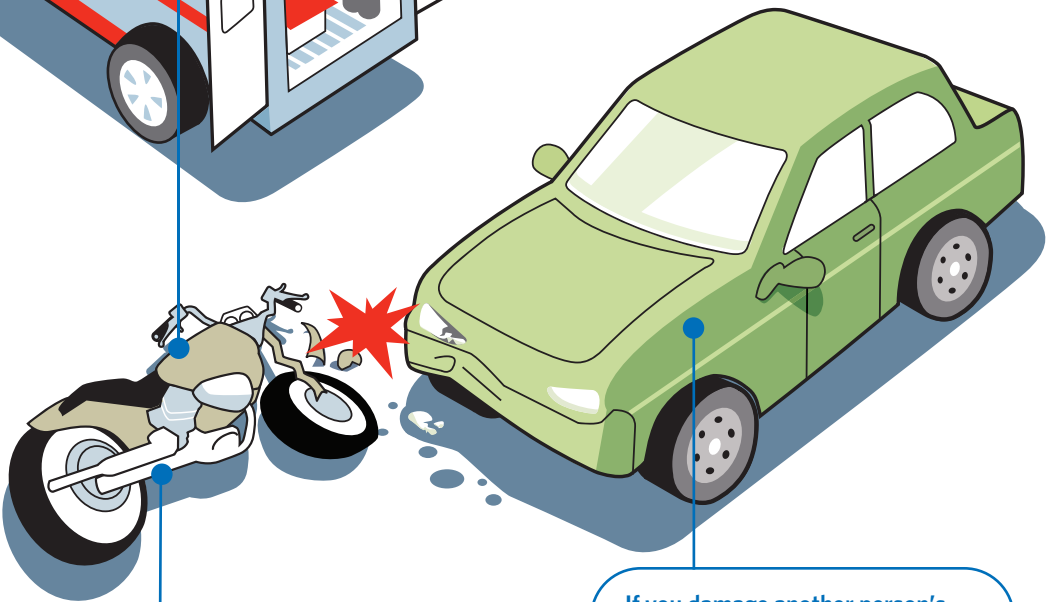
If you injure someone in an accident, Allstate can help protect you from losing your savings or home to pay for those damages.



Who's covered under an Allstate motorcycle policy?

- You, the policy owner
- Any resident in your home who has a motorcycle license
- Anyone you give permission to use your bike

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



* Coverage subject to policy terms and conditions.

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

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

There are a lot of motorists out there who may not have insurance. What if one of them clips you when you're riding?

Uninsured/Underinsured Motorist Coverage can help.

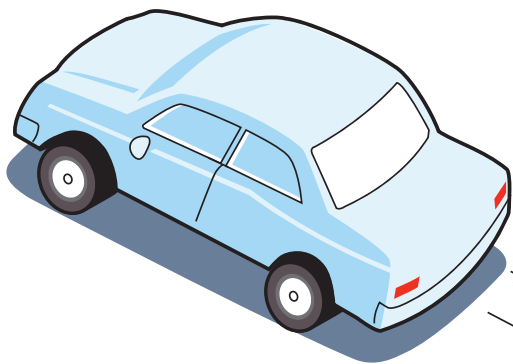
It's divided into two parts:



Bodily Injury Coverage includes your injuries or death, or those of a guest or family members riding your motorcycle if it's hit by a motorist with little or no insurance.



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



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

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

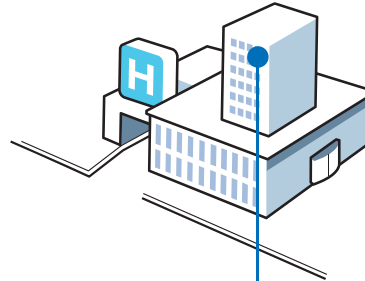
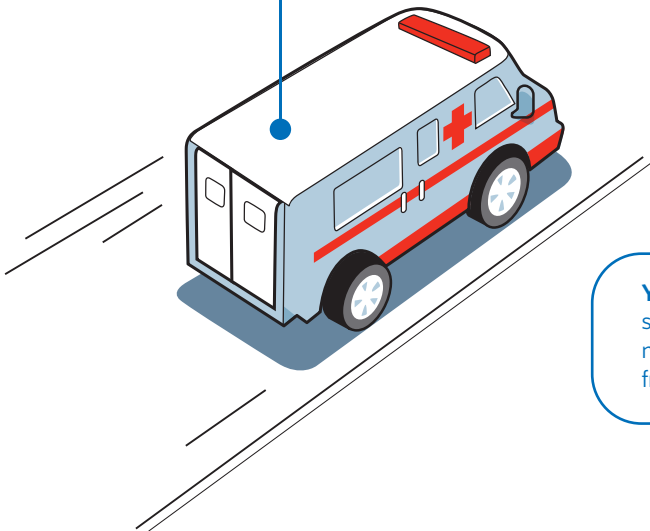
There's a coverage that can also help pay for your injuries from an accident.

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.



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

If you're injured in a motorcycle 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 vehicle.



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

What about damage to your motorcycle?

If you wreck your bike, your motorcycle insurance can help to repair or replace it so you can get back to riding again quickly. There are two types of coverages to consider:



Collision Coverage pays for damage to your bike if you collide with another vehicle or something else such as a parked vehicle, construction debris, guardrails or fences. If someone hits your parked motorcycle, this is considered a collision as well.



Comprehensive Coverage pays for damage or loss to your motorcycle 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 13 for more about deductibles.)

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



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

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



Optional Equipment Coverage pays for after-market additions to your bike like custom seats, crash bars, fairings, etc. Your policy automatically comes with \$1,000 of Optional Equipment Coverage when you buy Comprehensive Coverage. You can buy extra coverage that raises the limit up to \$30,000.



Lease/Loan Gap Coverage pays the difference between the value of your motorcycle and the balance of your loan or lease on the bike. To get this coverage, you also need to have Comprehensive and Collision Coverages on the same policy.



Guest Passenger Liability protects guest passengers who share a ride with you*.



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 your bike is in the shop being repaired due to a covered accident — up to 30 days.

* Required in some states.

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

Allstate motorcycle coverages at a glance.

The chart below summarizes key motorcycle insurance coverages.

Type/Name of Coverage	Required or Optional?	Most Common Add-ons	Deductible May Apply
 Bodily Injury Liability	Required		
 Property Damage Liability	Required		
 Uninsured/Underinsured Motorist	Varies by state	Yes	Yes*
 Collision Coverage	Optional	Yes	Yes
 Comprehensive Coverage	Optional	Yes	Yes
 Motorcycle Medical Payments Coverage/Personal Injury Protection	Varies by state	Yes	
 Lease Loan Gap Coverage	Optional		
 Guest Passenger Liability	Varies by state		
 Optional Equipment Coverage	Optional		
 Towing & Labor Costs	Optional		
 Rental Reimbursement	Optional		

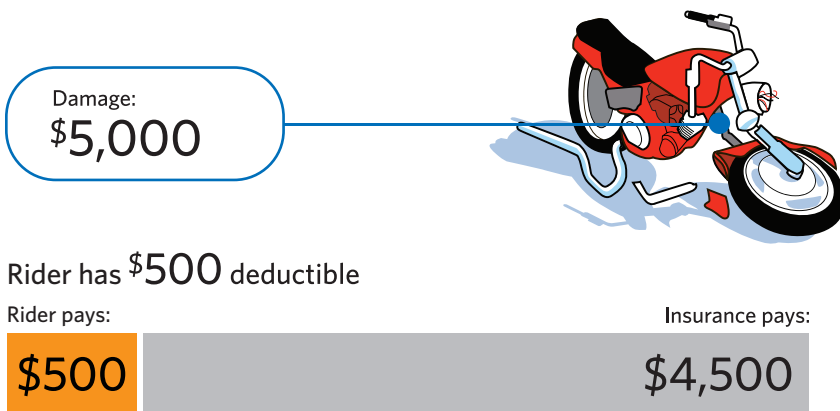
Your Allstate Policy Declarations shows the coverages you've chosen, along with deductibles and limits — which is the maximum amount Allstate will pay. (See page 14 for more about limits.)

* A deductible may apply for Property Damage. Coverage not available in all states and is subject to policy terms and conditions.

About deductibles.

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

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

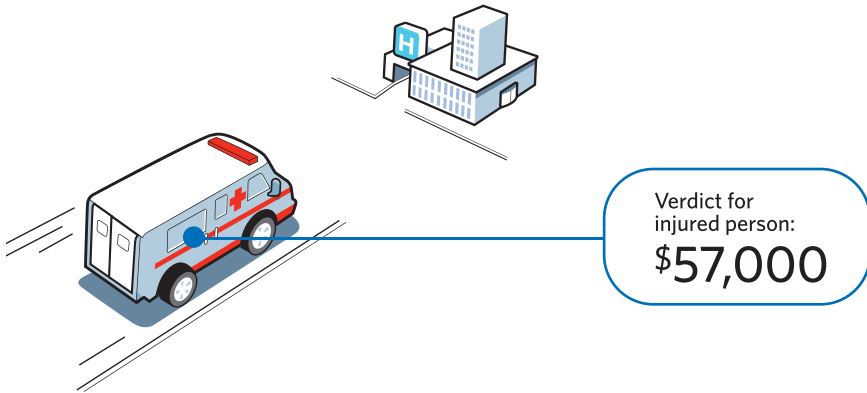


Choosing a higher deductible means you might pay less for your insurance premium now, but may have to pay more out of your own pocket in the event of an accident.

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 rider 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

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

Insurance pays:

\$50,000

Rider pays:

\$7,000

SCENARIO 2

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

Insurance pays:

\$57,000

Rider 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: Can I save money if I cancel my policy while my bike's being stored for the season?

A: If you store your bike, it's always a good idea to maintain coverage. Your policy includes seasonal pricing spread over a 12-month-policy period that accounts for the amount of time riders spend on the road in cold climates, while providing year-round coverage that can be used even on unseasonably warm winter days.

Q: Can I save money on my policy if I have taken or enroll in a safety course?

A: Yes! If you participated in a qualifying Motorcycle Safe Driving Program sometime in the last 36 months, you can help lower your premium with this discount.

Q: If I'm involved in an accident, will my policy pay for a rental until my bike is repaired?

A: Yes! If you selected Rental Reimbursement as a coverage option, Allstate will reimburse you for rental of an auto 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: Does my policy cover guest riders?

A: In most states, guests riding your motorcycle are covered on your policy. However, this coverage can be optional in some states, so it's best to talk with your Allstate Agent to see which applies to you.

FAQs: What if there's an accident?

Q: The accident wasn't my fault. Shouldn't the other motorist 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.

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 First-Accident Waiver, which may help prevent your rates from going up just because of an accident, even if it's your fault.

Q: How long will it take to get my bike 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.



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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 unless your physical safety is at risk.
- 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), file a claim using the Allstate[®] Mobile app or visit allstate.com and select Claims.
- 6. Check the status of your claim.** To check your claim's status, contact your Allstate Claim Representative, your Allstate Agent, use the Allstate Mobile app 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

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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 motorcycle insurance, written to illustrate in general terms how motorcycle insurance works. The Allstate Motorcycle 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 products and 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 Your Choice Motorcycle® Accident Forgiveness, Deductible Rewards® New Motorcycle Replacement and Rider Protection Package are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. Accident Forgiveness is an enhanced version of an existing feature. Policy issuance is subject to qualifications.

Allstate Your Choice Auto® Accident Forgiveness, Deductible Rewards® Safe Driving Bonus® Check and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below \$100. Safe Driving Bonus Check is not available in every state and may not be available for 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. Policy issuance is subject to qualifications.



Motorcycle insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company: Northbrook, IL; Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit allstate.com for complete information on other products and services.