

PRIVATE PASSENGER AUTO INSURANCE MANUAL

Property Insurance Policy Discount

This discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8 and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the policyholder must:

- a. be a named policyholder on an insurance policy covering personal property. Qualifying policy types include:
 - i. a Homeowners policy
 - ii. a Renters policy
 - iii. a Condominium policy
 - iv. a Mobilehome policy
 - v. a Manufactured Home policy
- b. provide a copy of the qualifying policy to Allstate. The policy must cover at minimum the dwelling contents of the insured property.

2. Subsequent Qualification for the Discount

- a. Once an automobile has qualified for the Property Insurance Policy Discount, it will continue to apply unless it is determined that the policyholder no longer carries a qualifying property insurance policy.
- b. Allstate Insurance Company reserves the right to request proof of a qualifying property insurance policy no more than once per year.

3. Administration of the Discount

- a. The appropriate rating factor will only be applied to the policy premium if it is determined through the initial and subsequent qualification guidelines that qualification for this discount has been met by the policyholder.
- b. To determine the appropriate rating factor, refer to the rate pages.

Easy Pay Plan Discount

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section if the policy premium is paid through the Allstate Easy Pay Plan.

Note: The discount will only be applied at the beginning of a policy period and will continue to apply throughout the policy period. If a policy enrolls in the Allstate Easy Pay Plan after a policy period begins, such policy will not be eligible for this discount during that policy period. For subsequent renewals, the discount will apply if the policy is participating in the Allstate Easy Pay Plan prior to the effective date of such renewal.

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