

# **INDEPENDENT DISTRIBUTOR PROGRAM**

## **ALLSTATE BUSINESS PACKAGE POLICY**

- ➔ \$1,000,000 Combined Single Limits of General Liability  
Coverage applies to Property Damage, Bodily Injury and Personal Injury  
Coverage Includes Completed Operations  
Coverage Excludes Product Liability
- ➔ \$5,000 Owned Cargo Coverage: Multi Risk coverage on your cargo  
Coverage has a \$250 per occurrence deductible
- ➔ \$5,000 Multi Risk coverage on hand held computer  
Coverage has a \$250 per occurrence deductible

## **ALLSTATE BUSINESS AUTO POLICY**

- ➔ \$1,000,000 Combined Single Limits of Auto Liability  
Coverage that protects you for Bodily Injury and/or Property Damages you may be legally obligated to pay for accidents arising out of the use of the vehicle insured
- ➔ \$1,000,000 Uninsured/Underinsured Motorist.  
Coverage that protects you and your passengers for injuries caused by an uninsured motorist or a motorist with inadequate auto liability coverage to cover your loss due to those injuries.
- ➔ Medical Payments - \$2,000 Limit  
Medical Payments Coverage protect you and your passengers and provides payment for reasonable and necessary medical treatment for bodily injury caused by a covered accident, regardless of who was at fault.
- ➔ Hired Auto  
Coverage that protects you for liability relating to vehicles you rent, hire or borrow.
- ➔ \$250 Deductible on Collision - This is physical damage to your vehicle due to collision or overturn.
- ➔ \$250 Deductible on Comprehensive - This is physical damage to your vehicle due to fire, theft and glass breakage.
- ➔ Hired Physical Damage  
Collision and Comprehensive coverage on vehicles you rent, hire or borrow.  
\$250 Collision deductible and \$100 Comprehensive deductible.
- ➔ \$80 a day truck rental due to loss under Collision or Comprehensive (45 day max).
- ➔ Non-owned Auto  
Coverage that protects you from liability relating to vehicles owned by an employee or subcontractor working on your behalf.

## **ALLSTATE MOTOR CLUB**

- ➔ Towing and Roadside Service up to \$150 per incident.  
24 Hour Toll Free Service Number (800-487-3162)

States: AL, GA, SC, NC, VA, WV, OH, TN, MD, TN, KY, AR, LA, MS, MO, NM, OK