

Allstate's Convenient Payment Plans

We all lead busy lives. Let Allstate help give you some time back with our convenient payment plan options that will help keep your payments on track and your coverage in Good Hands.

Monthly Payment Plan

- Signing up is easy. Simply provide Allstate with either your credit card or banking details for direct debit.
- A two-month down payment is required up front. This is not a first and last month's payment. It simply ensures that your insurance is always paid one month in advance to avoid a lapse in coverage if a payment is returned by your financial institution.
- After the initial down payment, a single payment will be withdrawn every month on the regularly scheduled day.
- A payment fee applies to each monthly payment*.

Note: At renewal, we will delay the first withdrawal by eight days to give you enough time to review your renewal offer. Your renewal offer will include a convenient tear-away monthly schedule to notify you of the exact withdrawal dates and amounts.

Full Pay

- If the premium is paid in full within the first 30 days of the policy term, no pay fee is required.

Ask us how you can sign up for any of these payment plans. Our team is here to help make things easier for you

Direct Bill Payments

Direct bill payments can be made in the following ways:

1. At your agent's office via cheque or credit card
2. By mail, with the return envelope and address included, via cheque
3. Via PC/telephone banking
4. Via credit card on myAllstate® (monthly payment plan is not yet an option on myAllstate®)

Regardless of which payment option you choose, unexpected situations occur and a payment may be returned by your financial institution. We want you to know what to expect if this should happen. Nonsufficient funds (NSF) or returned payments are subject to certain guidelines and fees as outlined below:

- If funds are unavailable and you are using our monthly pre-authorized chequing plan, Allstate will try to debit your account again after a minimum of three business days. If the second attempt is unsuccessful, you will be charged a \$50 NSF fee* in addition to any fees charged by your bank.
- A \$50 NSF charge* will apply with any of our payment plans if your payment is returned by either your bank or credit card provider.
- Our NSF charges* are in addition to any fees applied by your financial institution or credit card provider.
- If there are a number of NSF or returned payments, you will forfeit the convenience of a payment plan (subject to various provincial requirements).

*Fees vary by province and are subject to change without notice.

You're in Good Hands[®] with Allstate

Allstate[®] is here for you every step of the way

- we will give you choice, flexibility and coverage to suit your needs
- make things easy and convenient
- offer value for your money
- be here when you need us

Duplicate Coverage

Auto and/or Home Policies : If you wish to terminate certain coverages (for instance, removing a vehicle from your auto policy or a particular property from your home policy) or the entire policy you have with Allstate, we will terminate such coverages or policy and reimburse you for payments made to Allstate for such coverage upon receipt by Allstate of a signed request from the insured within 1 year of the effective date of your existing policy or coverage with Allstate (the "1 Year Adjustment Period"), along with evidence of duplicate coverage. We will not complete any adjustments or reimbursements for any requests received after the 1 Year Adjustment Period. The amount of the payments for which reimbursement is requested is subject to verification by Allstate. **If you have any questions, please contact your agent .**

Please call us right away if your: address changes; email address changes; phone # changes; credit card or banking information changes; and other changes that may affect your policy information.

Call 1-800-Allstate or visit www.allstate.ca

