



Make updating your insurance policy a holiday habit

Theft ranks second in Canadian insurance claims, Allstate Canada reports

TORONTO, ON— December 6, 2011— 'Tis the season to make expensive gift purchases and be out of the house celebrating the holidays. According to Allstate Insurance Company of Canada's data it's also the season for robberies—with theft as the second most common claim made during the winter months. With that in mind, Allstate Canada wants to remind Canadians of ways to reduce the risk of theft and also make sure their valuables are properly protected by reviewing their insurance coverage this holiday season.

“Getting an alarm system is a great first step to protecting your home, but it's a good idea to take some extra precautions in the event that the unexpected happens,” says Karen Benner, official spokesperson for Allstate Canada. “At this time of year, the valuables in your home often increases as you receive holiday gifts, so you'll want to ensure any new items are properly insured.”

Although contents insurance within a home or tenant insurance policy covers expensive items like jewelry and electronics, there may be limits to the coverage. “A person's policy should reflect what they own,” says Benner. “If someone recently bought or was given jewelry worth \$10,000 and they only have a \$5,000 limit for coverage under their current policy then an adjustment needs to be made.”

Benner recommends Canadians consult their insurance agent to determine any additional coverage they may need to protect items like a new computer, an engagement ring or expensive sporting equipment.

“We encourage Canadians to get into the habit of reviewing and updating their insurance when what they own has changed, particularly after the holiday season when they've received expensive gifts or made big Boxing Day purchases,” says Benner. Allstate Canada offers a [Homeowner's Checklist](#) to help Canadians keep track of what they own and to calculate if they have enough insurance.

Allstate Canada wishes all Canadians a safe and happy holiday season and shares the following tips from [goodhandsadvice.ca](#) to protect their home and belongings:

- Do an inventory of recent purchases and holiday gifts received to estimate how much they are worth and check if additional coverage is needed.
- Take note of important information such as an item's make, model and serial number where applicable. This information is important in the event it is stolen.

- Have expensive items received as gifts properly appraised to ensure they are covered by the appropriate amount of insurance.
- Keep sales receipts or any other purchase documents for larger items.
- Take photos or videos of your valuables and save the files to an external hard drive or online backup website so they are safe. Photos or videos can help later on when you make a claim.
- Store valuables in a secure location in the home.
- Make appropriate arrangements if you and your family plan to be away for the holidays, such as having a neighbour check the house while you are gone.
- Don't discuss when you will be out of the house on social media—not everyone needs to know when you're away from home!

About Allstate Insurance Company of Canada

Allstate Insurance Company of Canada is one of Canada's leading producers and distributors of home and auto insurance products. "The Good Hands Network®" enables consumers to contact Allstate Canada through one of 93 community-based Agencies, directly online at www.allstate.ca and through the Customer Contact Centre at 1-800-Allstate. Allstate Canada is committed to making a positive difference in the communities in which it operates and has partnered with organizations such as Mothers Against Drunk Driving (MADD Canada), Crime Stoppers, United Way and Junior Achievement. In 2010, Allstate Canada, in partnership with the National Hockey League Players' Association (NHLPA), created the Allstate All-Canadians program, a mentorship program designed to guide the next generation of Canada's hockey youth. Learn more about this program at www.allstate.all-canadians.com. To learn more about Allstate Canada, visit www.goodhandsadvice.ca/learnmore or www.allstate.ca.

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For more information about protecting your valuables during the holidays or to speak with Karen Benner, Allstate Canada's official spokesperson, please contact:

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