

Policy Endorsement

The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

Renewal Offer Guarantee Endorsement — AU13007

When the Policy Declarations indicates that the **Renewal Offer Guarantee Endorsement** applies, **your** policy is amended as follows:

A. In the General section of **your** policy, the following provision is added:

Renewal

Prior to the expiration of each policy period during which the Policy Declarations indicates that the Renewal Offer Guarantee Endorsement applies, **Allstate** will offer to **you** the opportunity to renew this policy. **Allstate** will offer to renew this policy with such coverages, policy terms, conditions, limits of liability, deductibles and premiums as **Allstate**, in its discretion, elects to include in the offer of renewal to **you** on the date that the renewal offer is processed by **us**. **You** may elect to accept **our** renewal offer by complying with the terms and conditions of the offer and all applicable policy terms and conditions, including those relating to premium payment.

As a condition of **our** offer to renew this policy, **Allstate** may, at its discretion and as permitted by law, require that any operator added to **your** policy after the Renewal Offer Guarantee Endorsement was first made a part of **your** policy be excluded from coverage under the policy.

If, at the time we offer **you** the opportunity to renew this policy, **Allstate** has ceased to offer a Renewal Offer Guarantee Endorsement in Nevada, **we** will notify **you** that the renewal policy **we** are offering will not include a Renewal Offer Guarantee Endorsement.

We are not required to offer to **you** the opportunity to renew this policy if this policy is cancelled pursuant to the Cancellation provision of this policy or if:

1. **we** intend to discontinue writing private passenger automobile insurance in Nevada;
2. **you** no longer reside in Nevada or the vehicles **you** insure under this policy are no longer principally garaged in Nevada;
3. renewal of this policy would violate any law or regulation;
4. **you** obtained this policy through an independent agent or agency, and the relationship between **Allstate** and that independent agent or agency is discontinued; or
5. **you** or any member of **your** household who operates an **auto**:
 - a. has had his or her drivers license suspended or revoked or otherwise fails to maintain a valid drivers license; or

- b. is convicted of driving while under the influence of alcohol or drugs, leaving the scene of an accident or any other violation considered to be a major violation as described in **our** rules that are in effect and on file (if required) for **our** use in Nevada.

If any of the items numbered 1 through 5 above apply, or if the Policy Declarations does not indicate that the Renewal Offer Guarantee Endorsement applies, **we** may nonrenew this policy. If **we** intend to nonrenew this policy, **we** will mail notice to **you** at least 30 days before the end of the policy period. **Our** mailing of notice of nonrenewal to **you** at **your** last mailing address known to **us** shall be deemed proof of notice.

- B. The following language is deleted from the **Cancellation** provision:

If we don't intend to continue the policy beyond the current policy period, **we** will mail **you** notice at least 30 days before the end of the policy period.

All other policy terms and conditions apply.