

EXPANDED MARKET PROGRAM NOTICE

How I can further assist with your insurance protection

While the Allstate group of companies ("Allstate") is not currently able to offer you the insurance coverage you are seeking, My insurance agency ("I" or "me") may be able to help you obtain a new policy from another insurance company through what is called the Expanded Market Program. Ivantage Select Agency, Inc., (in California doing business as Ivantage Select Insurance Agency, Inc.) is an affiliate of Allstate, and it coordinates the Expanded Market Program ("Ivantage"). In addition, Ivantage and Northeast Agencies, Inc. ("NEA"), also an affiliate of Allstate, are insurance agencies that can provide insurance quotes from non-Allstate companies.

What is the Expanded Market Program?

The Expanded Market Program is an arrangement that allows me to help you obtain a policy offered by certain insurance producers and/or companies that are not affiliated with Allstate. This program is available because insurance protection is important, and I want to provide you with a convenient option for obtaining insurance coverage with another company. It is important to note that neither Allstate, Ivantage, NEA nor my agency operates or controls any company that may provide you a policy through this program, so please be sure to consider the financial condition of any company providing you a policy. Also, if you purchase a policy from companies in this program, Allstate, Ivantage, NEA and my agency:

- Do not have any financial responsibility to you for any policy purchased
- Are not responsible for any claims you may make with such companies
- Make no representations nor accept any liability related to the operations of such companies, including, but not limited to, their financial condition.

How you can request my assistance through the Expanded Market Program

I'd be happy to assist you in attempting to obtain a quote through the Expanded Market Program. Please keep in mind that I cannot guarantee that you will be able to obtain a quote for coverage or that any quote I obtain will be acceptable to you, as there are a limited number of companies in this program. Ultimately, it's up to you to decide whether or not to purchase coverage and who to purchase coverage from – my agency is not encouraging you to purchase insurance from any particular insurance company. Again, the program's goal is to help you try to obtain coverage quotes through other companies while enjoying the convenience of working with one agency.

We may need to share information about you with companies in the Expanded Market Program

Protecting your personal information is very important to my agency. That's why I want to let you know in advance that to obtain a quote from a company through this program, I will need to share some information about you and what you are seeking to insure with other companies not affiliated with Allstate. In addition, if you purchase a policy through the Expanded Market Program, the insurance company or insurance producer listed on the policy may share information about you and the policy you purchased with Ivantage, NEA and/or Allstate.

Additional information to consider

Before purchasing any insurance policy you should carefully consider the coverage limits and premium. They may differ in significant ways from your current policy.

Compensation

If you purchase a policy through the Expanded Market Program, your new insurance company, or its representative, will pay a commission to the insurance producer listed on that policy. The commission will be calculated as a percentage of the premium. The insurance producer may also receive additional compensation, including bonuses based on the volume, growth and/or profitability of the business submitted and/or other incentives such as gifts or awards, variable commissions, or any other form of valuable consideration. Commissions and compensation paid will vary depending upon the product and insurer that you select. So, if my agency, Ivantage or NEA is listed as the insurance producer on a policy you purchase through this program, it will receive a commission from your new insurance company. In some instances, either my agency, Ivantage and/or NEA may receive additional compensation as previously mentioned. Please note that even if my agency, Ivantage or NEA is not listed as the insurance producer on the policy, the insurance producer that is listed will pay a commission and may pay additional compensation to my agency, Ivantage and/or NEA. In addition, Ivantage or NEA may receive administrative fees in connection with the Expanded Market Program. If you would like more information on this topic, simply request it from my agency.

After you buy a policy in the Expanded Market Program

Again, I can provide assistance with a policy purchased through the Expanded Market Program, but another company will provide claim service for any policy you purchase through the program. Please note that if, in the future, you would like my agency's help in obtaining a different policy or in reviewing your coverage needs, you will need to contact my agency again. We sincerely hope that you find this information helpful. Please let us know if we can further assist you.