

Who is Encompass?



Simple. Comprehensive. Protection.

Encompass Insurance is one of the largest personal property and casualty insurance brands sold exclusively through a network of more than 2,400 independent agents—each committed to delivering superior service and quality products to their discerning policyholders who have worked hard to achieve their lifestyle.

Encompass knows that you don't simply have more things to protect — you have more valuable things. That's why we specialize in protecting the things that matter most to you.



Founded on protection and security.

In 1999, Illinois-based Allstate Insurance Company purchased the personal lines insurance business from CNA, which offered a package policy, and introduced the Encompass name. We are proud to be a member of the Allstate family of companies.

Encompass' claims of financial strength are backed by independent ratings agencies that rank our companies (and others in the insurance industry) on: profitability, adequacy of capital liquidity, company management and investment risk.

A.M. Best ranking of A+ (Superior) is given to the following Encompass underwriting companies. Encompass Indemnity Company, Encompass Insurance Company, Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass **A+** Independent Insurance Company, Encompass Insurance Company of Massachusetts, and Encompass Home and Auto Insurance Company.¹

Encompass Insurance Company of New Jersey and Encompass Property and Casualty Insurance Company of New Jersey share the A.M. Best rating of A-, same as their parent company Allstate New Jersey Insurance Company.¹

Encompass Floridian Indemnity Company and Encompass Floridian Insurance Company are rated B- by A.M. Best, same as their parent company Castle Key Insurance Company.¹

With more than \$1.2 billion in personal insurance underwritten, Encompass provides quality, convenience and simplicity—all in one.

A comprehensive, simple approach to coverage.

At Encompass, we believe that simple is better. But for most of us, life is far from simple—it's fast-moving and unpredictable. And when it comes to family and career, there's always more to do—and more to protect.

That's why we created our signature EncompassOne[®] Policy. Simple and convenient, the EncompassOne Policy provides benefit-rich coverage for your home, autos and other properties in one comprehensive package. Enjoy a simpler insurance experience thanks to the "The Power of One"—one annual policy, one renewal date, one premium, one deductible,² one bill and one trusted advisor—your independent agent.

More protection. More peace of mind.

At Encompass, we recognize that owning high-value possessions goes hand in hand with the need for even greater protection and peace of mind. The EncompassOne Elite Policy offers higher coverage limits and enhanced benefits most other carriers don't offer, such as guaranteed home replacement with cash-out option, unlimited accident forgiveness, higher limits for jewelry, collectibles and other valuables, enhanced Property Location Limit, roadside assistance, and even water and sewer backup coverage up to policy limits.

We also pride ourselves on being at our best when you need us most. In the unfortunate event you have a claim, you can rest assured we'll be responsive, easy to work with, and there for you every step of the way. In fact, we were recognized by a prominent independent consumer rating service for excellence in property claims satisfaction.

Encompass TimeSaver[®] Claim Service can help take the sting out of a covered loss even more. Enjoy round-the-clock claim-reporting capability, a vendor referral program for vehicle repairs and other services, and guaranteed, quality repairs when you choose one of our recommended vendors.

Simplify and save with the EncompassOne Policy.

You've worked hard to build a lifestyle for you and your family. With a personalized, hassle-free approach to coverage, Encompass Insurance helps protect it.

To learn more about how an EncompassOne Policy can make your insurance experience easier and more enjoyable, contact your independent insurance agent or visit [EncompassInsurance.com](https://www.encompassinsurance.com).



EncompassOne[®] Package Policy is not sold in MA, NC and TX. Insurance is subject to terms, qualifications and availability.

¹ The ratings represent the evaluation of the A.M. Best Company of financial strength of the listed companies and are subject to change. The financial performance of the listed companies is not guaranteed by Allstate Insurance Company or by any of its affiliates.

² If more than one category of property is damaged in the same loss, only one deductible (the highest deductible) will be applied.

Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Property and Casualty Insurance Company of New Jersey, Encompass Florida Indemnity Company, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.

[EncompassInsurance.com](https://www.encompassinsurance.com)