



Insurance Protection for Your Home.

Included Coverage:

- **Residence** – Comprehensive coverage for your home.
- **Related Private Structures** – Covers detached structures on the insured premises.
- **Personal Property** – Protection for your personal belongings.
- **Liability/Medical Payments** – Provides defense and coverage for injury or damage in which you are liable.
- **Additional Living Expense** – Provides for expenses that you incur if you cannot live in your home after a covered loss.
- **Equipment Breakdown** – Coverage for your home appliances and equipment due to mechanical failure.
- **Fire Department Service Charge** – Pays for charges incurred due to fire departments called to protect your property.
- **Refrigerated Property** – Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power.
- **Replacement Cost Terms** – Claim settlement for the home at replacement cost up to the policy limit if the residence is insured for at least 80% of the cost to replace the residence. (Included for Special Perils).

Optional Coverage:

- **Extended Liability** – Liability coverage is extended to additional property you occupy or rent to others.
- **Farm Land Rented to Others** – Liability coverage for farm land you rent to others.
- **Identity Fraud Expense** – Expense reimbursement for costs associated with identity fraud.
- **Inflation Guard** – Automatically increases your residence limit to protect against increased building costs.
- **Inland Marine** – Expanded coverage for your jewelry, guns, fine arts, etc.
- **Lock Replacement** – Replaces your locks if your keys are lost or stolen.
- **Modified Replacement Cost** – Provides replacement coverage for partial losses when the home is insured for less than 80% of the replacement value.
- **Motorized Vehicles** – Increased coverage over the automatic limit on the policy for items such as motorized lawn and garden equipment used to service the premises.
- **Personal Injury** – Coverage if you are sued for libel, false arrest, or slander.
- **Recreational Vehicle** – Physical Damage and Liability coverage for acceptable boats, ATVs and snowmobiles.
- **Replacement Cost on Personal Property** – Claim settlement for personal property on a replacement cost basis.
- **Residence under Construction – Collapse and Theft** – Theft and collapse coverage while your new home is being built.
- **Trampoline Liability** – For trampolines that include a safety net.
- **Tree Removal** – For fallen trees due to wind.
- **Water Back Up and Sump Discharge or Overflow** – For water damage that backs up through your sewer, drains, or sump pump.

(Continued on back)



Available Discounts:

- **New Home** – Under 20 years of age.
- **Mortgage Free** – Property without a mortgage or lienholder.
- **Senior Citizen** – 55 years of age and over.