



## Our Best Insurance Protection for Your Home.

### Included Coverage:

- **Residence** – Comprehensive coverage for your home.
- **Related Private Structures** – The 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** – Expenses 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** – Charges incurred due to fire departments called to protect your property.
- **Inflation Guard** – Automatically increases your home limit to protect against increased building costs.
- **Lock Replacement** – Replaces your locks if your keys are lost or stolen.
- **Replacement Cost Personal Property** – Claim settlement for personal property on a replacement cost basis.
- **Refrigerated Property** – Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power.
- **Replacement Cost Dwelling** – Claim settlement for the home at replacement cost up to the policy limit.
- **Tree Removal** – For fallen trees due to wind.

### Optional Coverage:

- **Extended Replacement Cost** – Additional protection for your home if underinsured after a total loss.
- **Extended Liability** – Extended to additional property you occupy or rent to others.
- **Farm Land Rented to Others** – For farmland you rent to others.
- **Identity Fraud Expense** – Expense reimbursement for costs associated with identity fraud.
- **Inland Marine** – Expanded coverage for your jewelry, guns, fine arts, etc.
- **Modified Replacement Cost** – Replacement coverage for partial losses when the home is insured for less than 80% of the replacement value.
- **Motorized Vehicles Used to Service Premises** – Increased coverage over the automatic limit on the policy for items such as motorized lawn and garden equipment.
- **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.
- **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.
- **Water Back Up and Sump Discharge or Overflow** – Water damage that backs up through your sewer, drains, or sump pump.

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**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.