

Homeowners

PROTECTION



INSURANCE

TO

PROTECT

YOUR

INVESTMENT

As a homeowner, you know what a substantial investment a home is.

It makes sense to protect your investment with homeowners insurance.

*This brochure is designed to help you choose the coverages which
are best for you.*

HOMEOWNERS PRIMARY COVERAGES

The homeowners policy provides protection for the following:

- Your home and garage.
- Other structures on an insured premises such as a permanent utility shed or an in-ground swimming pool.
- Your personal property such as furniture, clothing and appliances.
- Additional living expenses you may incur, over your usual expenses, when your home is uninhabitable because of a covered loss.
- Liability for lawsuits arising from bodily injury, personal injury or property damage as well as the cost of legal defense.
- Medical payments which may be necessary because of injuries suffered by others, either on your premises or by your actions.

In addition, the policy also covers:

- Trees, shrubs, plants
- Damage to property of others
- Refrigerated property
- Watercraft liability for most boats
- Rekeying of locks
- Tree debris removal
- Power interruption
- Credit cards and fund transfer cards
- Arson reward
- Check forgery
- Heating fuel damage

REPLACEMENT COST COVERAGE

The Homeowners policy is written on a Replacement Cost basis. In order to be eligible for Replacement Cost coverage, your dwelling must be insured to 100% of its estimated replacement value. Insuring your home in this manner eliminates any depreciation being applied at the time of loss settlement.

COVERED PROPERTY PERILS

With any Auto-Owners Group Company, you're assured of all the essential coverages you need. It's a policy designed with your financial security in mind. Some of the important property perils this policy covers are:

- Fire and lightning
- Vandalism
- Hail
- Glass breakage
- Windstorms and tornadoes
- Falling trees
- Smoke
- Water damage
- Theft
- Weight of ice/snow
- Vehicle damage
- Freezing of plumbing
- Aircraft
- Electrical damage to appliances
- Explosions
- Damage to dwelling from chemicals
- Strikes and riots
- Any other accidental damage to buildings

OPTIONAL COVERAGES

Not all optional coverages may be available in every state.

- Building Ordinance or Law Coverage provides coverage for modifications required by building ordinances or laws following a covered loss to your home.
- Special Personal Property Coverage adds coverages for additional risks of loss to personal property, such as losing, misplacing, staining, defacing or breakage.
- Personal Property Replacement Cost provides replacement cost coverage on your personal property if its stolen or damaged by a covered peril. This coverage replaces old property with new.
- Homeowners Plus, a package of valuable coverages, protects you against the following types of loss:
 - Refrigerated property - increases the policy limit to \$750 for losses, resulting from power outage or mechanical failure to your refrigerator or freezer. Policy deductible applies. *\$50 deductible applies in Michigan.*
 - Glass breakage - by waiving your policy deductibles up to \$250.
 - Property damage - caused by the backup of your sewer or sump-pump. Coverage limits vary by state and are subject to a \$250 deductible. Ask your agent about the limit available in your state.
 - Mortgage Extra Expense - If your home is destroyed and a new mortgage at higher interest rates must be obtained, Mortgage Extra Expense will pay up to \$250 per month for four years to offset the differences in interest rates between your old mortgage and the same principal balance of your new mortgage.
 - Increased limit for Tree Debris Removal. The limit available to cover the cost of removing downed trees or limbs is increased from \$500 to \$1,000. *Not available in all states.*
- Homeowners Plus is not available in North Carolina.*
- Guaranteed Home Replacement - Provides that Auto-Owners will replace your home regardless of the cost. In order to qualify for this option you must, among other things, purchase coverage equal to at least 100% of the estimated replacement cost of your home. *Coverage is limited in some areas.*
- Scheduled Personal Property - Protects those treasured possessions for their full market or replacement value against most causes of loss. Some items that deserve this coverage would be jewelry, musical instruments, furs, silverware, fine arts, boats or recreational vehicles.

- Watercraft Liability - Covers your liability for the operation of outboards over 120 HP, inboards or inboard/outdrives over 175 HP, waterjet propelled watercraft under 16 feet in length or sailboats 26 feet or more in length. All other boats are covered automatically in the basic policy. In North Carolina coverage applies automatically only to outboards 25 HP or less.
- Additional Residence Premises Liability - Provides liability for 1 to 4 family dwellings you occupy or rent to others.
- Professional Liability - Protects your operation as a beautician or barber, when your office is located in your home. Coverage is also available for teachers and school administrators. *Not available in North Carolina.*
- Business Liability - Provides coverage if you use your home or outbuilding for certain incidental business occupancies.

PREMIUM ADVANTAGES

There are several premium advantages available to you if your home qualifies. These are available in most states:

- A Multi-Policy Discount is available if Auto-Owners Insurance Group also insures your private passenger automobile.
- A Multi-Policy Discount is available if you are covered by or own a life insurance policy from Auto-Owners Life Insurance Company.
- A Multi-Policy Discount is available if Auto-Owners Insurance Group also insures your Executive Umbrella Policy.
- Mature Homeowner Discount
- Protective Device Discounts grant reductions in premium if you maintain a smoke detector on each level of your home, a fire extinguisher in all cooking areas and dead bolt locks on all exterior doors, except sliding glass doors.
- A premium reduction is available if your home is protected by an approved and properly maintained fire or burglary alarm system.
- Age of Construction Discount

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Exclusions and Conditions of the policy. Some of the coverages mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

AUTO-OWNERS INSURANCE GROUP

The Auto-Owners Group was formed in 1916 and now comprises five property and casualty companies and one life insurance company.

Auto-Owners is now one of the country's largest insurers and continues to maintain its high industry rankings in growth and financial stability.

Auto-Owners Insurance
Life Home Car Business
The "No Problem" People®

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