

Homeowners Insurance Premier Plus



Premier Plus Included Coverages

- Guaranteed Home Replacement Cost
- Personal Property Replacement Cost
- Special Personal Property Coverage
- Refrigerated Products
- Waiver of Deductible for Glass Breakage
- Mortgage Extra Expense
- Increased Coverage Amounts for:
 - *Theft*
 - *Money and bank notes*
 - *Damage to property of others*
 - *Securities, accounts and deeds*
 - *Loss assessment*
 - *Credit card and check forgery*
 - *Tree debris removal*

Don't let just anyone protect your dreams.
Insure your home with Auto-Owners.

If you're like most homeowners, your home is one of the largest investments you will make in your lifetime. Protect your most valuable assets with custom insurance from a local, independent agent you know and trust, backed by Auto-Owners Insurance - one of the country's largest and most respected insurers.

The Auto-Owners Premier Plus Homeowners policy is designed for newer, well-maintained homes. We offer competitive rates and coverages that can be tailored to your specific needs.

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Homeowners Insurance

Premier Plus (continued)

Broad Coverage

Replacement Cost vs. Actual Cash Value

Depreciation of your home and belongings, along with inflation costs in general, can create a significant gap in the actual cash value of what you own and the cost to replace these items. Replacement cost coverage reduces the gaps caused by depreciation and inflation giving you the peace of mind that in the event of a loss, your lifestyle will be fully restored.

Additional Living Expenses

Where would you stay if you couldn't stay in your home and how would you pay for it? This coverage gives you - and members of your immediate family living with you - money for living expenses needed to maintain your usual standard of living when your home is uninhabitable because of a covered loss. Examples include hotel costs, restaurant costs, laundry services, and more.

Broad Form Liability

We live in a litigious world. This valuable coverage gives you - and members of your immediate family living with you - protection against lawsuits arising from bodily injury and property damage as well as the cost of legal defense. Personal injury, golf cart liability, and watercraft liability for most boats are included at no additional premium.

Optional Coverages

- **Earthquake Damage** (not available in all areas)
- **Recreational Vehicle Liability**
- **Scheduled Personal Property**
 - Jewelry
 - Silverware
 - Musical Instruments
 - Personal Computers
 - Recreational Vehicles
 - Furs
 - Watercraft
 - and more!
- **Watercraft Liability**

Covers your liability for the operation of outboards over 120 HP, inboard 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.
- **Additional Residence Premises Liability**
- **Professional Liability for Teachers, School Administrators, Barbers and Beauticians and more**

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage 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.

Premium Advantages

You likely qualify for many discounts, such as:

- Protective Device Discounts for fire extinguishers, smoke detectors and dead bolt locks
- Central Station Alarm Discount
- 3 Different Types of Multi-Policy Discounts qualified with supporting auto, umbrella and life policies
- Age of Construction Discount
- Higher Deductible Credits
- Seasonal and Secondary Home Discounts
- Mature Homeowner Discount
- Protected Subdivision Discount
- Claim Free Discount . . . or Experience Discount for those with only 1 loss in the past 5 years
- Paid In Full Discount
- Green Discount
- Roof Discount

Not all of the above discounts are available in every state.

Auto-Owners Insurance

