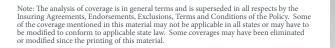
Optional Coverages

- Agreed Value: This option is offered for jewelry, allowing you to be paid the agreed upon value the jewelry is insured for in the event of a claim.
- **Breakage:** This coverage is also available for purchase on your collectibles, fine arts, hearing aids and televisions.

Why Auto-Owners?

Since 1916, Auto-Owners has operated solely through trusted and valued independent agents. We are a Fortune 500 Company and the 16th largest property/casualty insurance company in the nation.

Our products are brought to you through over 6,000 independent agencies serving over 3 million policyholders in 26 states. Auto-Owners continues to strive for "No-Problem"[®] claims service. Personal Articles Floater







12114 (03-12)

Personal Articles Floater ...

A Personal Articles Floater offers exceptional protection for your valuable possessions. A floater policy offers higher coverage limits and additional causes of loss than what your homeowners policy may provide. Keep everything you value Safe. Sound. Secure.[®] with a Personal Articles Floater from Auto-Owners Insurance.

Special Limits Included In Your Homeowners Policy

| Cell Phones | \$1,000 |
|----------------------|------------------|
| Coins | \$250 |
| Furs | \$1,000 |
| | (Theft Limit) |
| Guns | \$2,500 |
| | (Theft Limit) |
| Jewelry | \$1,000 |
| | (Theft Limit) |
| Silverware, | \$5,000 |
| Goldware, | (Theft Limit) |
| Pewterware | |
| Stamps | \$1,000 |
| Tapestries, | \$5,000 |
| Rugs, Wall | (Theft Limit Per |
| Hangings | Article) |
| | \$10,000 |
| | (Aggregate Theft |
| | Limit) |
| Trading Cards | \$1,000 |
| Watercraft | \$1,000 |

If you require higher coverage limits for any of the above possessions talk to your agent about a Personal Articles Floater today!

Why Add A Personal Articles Floater?

- Is your property worth more than what's covered by your homeowners policy?
- If your property were stolen, do you require more coverage?

When your valuable possessions are insured on a Personal Articles Floater, **replacement cost** coverage is provided for **all risks** (unless specifically excluded).

Items You May Want To Consider Adding:

- Cameras
- Coins & Stamps
- Collectibles
- Fine Arts
- Furs
- GPS Systems
- Hearing Aids
- Jewelry
- MP₃ Players
- Musical Instruments
- Personal Computers & Laptops
- Silverware, Goldware, Pewterware
- Sports Equipment
- TVs
- Watercraft