



Home and Highway[®] policy



General:

- Claim Free Award – Your piece of The Silver Lining[®]
- One policy – One bill
- Association Plus[®] Programs
- A (Excellent) or better rating by A.M. Best since 1971
- Only one deductible with multi-coverage parts
- We'll return all of the deductible if we receive more than 50% in subrogation.
- Billing plans: EFT, credit card, pay online, annual – semi-annual – quarterly
- Silver Lining claims and policyholder service

Home:

- Guaranteed Replacement Cost with no cap
- Blanket property limit at 2.5 times the home value
- Personal Injury coverage
- Automatic full personal property extension to student's property while away at school provided the student is full time and still a member of the household.
- Automatic liability coverage for owned outboard watercraft, regardless of horsepower
- Coverage for property damage to a non-owned recreational vehicle or watercraft for which you are liable
- Blanket Fire Department Service Charge
- \$50,000 Coverage A for condos
- \$1,000 of physical damage coverage on an "all-risk" basis for recreational vehicles
- Automatic Replacement Cost coverage for personal property
- \$5,000 "open peril" jewelry

Auto:

- First Aid Expense
- \$5,000 coverage for non-owned trailers
- Basic transportation expense of \$30 per day up to \$900 for a covered loss
- Waive the collision deductible if two vehicles insured under a Home and Highway policy collide, but not for autos in the same household
- Rental car coverage covered under the liability section

Endorsements:

- Protector Plus: water backup, identity theft, special personal property, and mortgage expense
- Protector Grand
- TravelNet[®] coverage of \$100, \$125 and \$150
- ID Theft Protection Program

Discounts:

- Suburban rating
- Loss prevention
- Good student
- Resident student
- Graduate student
- Association Plus
- Multi-car
- Safe driver
- Financial stability
- New home
- Protective devices
- Elite/Preferred home

Please refer to policy for detailed descriptions of coverages, limitations and exclusions.