

## HOME DISCOUNTS



## HOME DISCOUNTS

You may be eligible for a variety of discounts that may help to lower your home insurance premium. I can help you get smarter about potential discounts.

- Business/Professional Groups (Doctors, RNs, Engineers, Dentists, Teachers, Police, Firefighters, etc.)
- Multi-Policy
- Home Renovation
- New Roof Discount
- New Home
- Non-Smoker
- Protective Devices
- Fire Safeguards
- Age 50+
- And More!

Discounts apply to selected coverages, perils and policy types. Eligibility and actual percentage of discounts may vary by state.

## HOME COVERAGE REVIEW

CURRENT POLICY		FARMERS POLICY
	Property	
	Possessions	
	Liability	
	Medical Payments	
	Additional Living Expenses	
	Floater Policy	
	Identity Shield <sup>*</sup>	
	Personal Umbrella	
	Earthquake	
	Flood Insurance	
	Other Coverages	
	Total Coverage Provided	

This is a brief summary, not a policy document. Products, features and discounts are not available in all states. Please read actual policy documents for coverages, exclusions, limits, conditions and terms. Insurance underwritten by Farmers Insurance Exchange and other affiliated companies. Visit [farmers.com](http://farmers.com) for a list of companies. ©2013 Farmers Insurance

# UNDERSTAND YOUR COVERAGE BEFORE YOU NEED IT.

AS YOUR FARMERS® AGENT, I'M HERE TO HELP YOU GET SMARTER ABOUT YOUR INSURANCE. AFTER ALL, THE MORE YOU KNOW, THE BETTER YOU CAN PLAN FOR WHAT'S AHEAD.

## WHY FARMERS IS A GOOD CHOICE:

- One-stop shopping – one provider for all your insurance needs
- Great savings with an array of possible coverage discounts
- 24/7 claims service
- Flexible billing plans

**HOME INSURANCE** Designed to protect your home against damages to the house itself, or to possessions in the home. Home insurance also provides liability coverage against accidents in the home or on the property.





# HOME INSURANCE DEFINED

The insurance industry loves its jargon. And unless you're around it every day, as I am, there is a strong possibility it might leave you scratching your head. These definitions can help minimize confusion.



## PROPERTY

Home insurance provides coverage for damage to your home and separate structures, such as a detached garage, typically caused by wind, fire and vandalism (subject to limitations and exclusions). Extended Replacement Cost coverage is available in some states.



## POSSESSIONS

Your personal property is covered anywhere in the world. Coverage is comprehensive, including many types of damage and broad causes of loss (subject to exclusions). Contents Replacement Cost is included and pays for the cost of repair or replacement without deduction for depreciation.



## LIABILITY

Covers you when you're legally liable for someone else's bodily injury or property damage resulting from an accident, negligent acts by you or household members – on or off premises. Included are:

- Costs to resolve claims or defend lawsuits brought against you
- Acts of your pets both on and off your property; however, pets that have a "vicious" history may be excluded from coverage



## MEDICAL PAYMENTS

Pays medical costs for people injured at your residence (other than residents of your household), regardless of who's liable.



## ADDITIONAL LIVING EXPENSES

Covers additional living expenses up to 24 months (depending on the policy type) if a covered loss makes your home unfit to live in.

# OPTIONAL COVERAGES-HOME

There are also optional coverages to consider. Understand all your choices, so you can make the right ones.



## FLOATER POLICY

Provides extra coverage for specific items like art, jewelry, collectibles and more — stuff that has a little more value and falls outside the limits of your home policy.



## IDENTITY SHIELD\*

Provides assistance in the resolution and coverage for losses due to identity theft, credit and public-records monitoring and identity or travel documents replacement.



## PERSONAL UMBRELLA

Supplements the liability coverage you already have on your auto and home policies, providing an extra layer of coverage when you need it most. (Your home policy must have certain limits in order for you to qualify.)



## EARTHQUAKE

Earthquakes are not covered under your home policy. Earthquake insurance can provide reimbursement for damage to your home resulting from an earthquake but must be purchased separately.



## FLOOD

Flood is another natural disaster that is not covered under your home policy. Coverage for flood is available from the National Flood Insurance Program. I can help you submit your application.

This is a brief summary, not a policy document. Products, features and discounts are not available in all states. Please read actual policy documents for coverages, exclusions, limits, conditions and terms. Insurance underwritten by Farmers Insurance Exchange and other affiliated companies. Visit [farmers.com](http://farmers.com) for a list of companies. ©2013 Farmers Insurance.