

## Discounts

(not available in all states —  
ask your agent for details)

### Non-smoker

If the qualified members of your household haven't smoked tobacco products in the past two years, you can save money.

### 50-plus

If the oldest-named insured is 50 years or older, you may qualify.

### Protective devices

Take advantage of discounts when you equip your condominium with one or more safety features — a working fire or smoke alarm, a burglar alarm, deadbolt locks, a working fire extinguisher or an automatic sprinkler system.

### Auto/home

When Farmers insures your vehicle(s) *and* your condominium, you can save even more money.

### Personal service

These days, many insurance companies deal with their customers only through email, mail or phone. But at Farmers, you can also *meet* with an agent who will help you every step of the way.

- Your Farmers agent can help you as you assess your needs and offer you coverage options at the best possible prices.
- You won't be alone when you file a claim or need assistance — you'll deal directly with your Farmers agent or with the award-winning HelpPoint® Claim Services by Farmers.
- Periodically, your agent can provide a Farmers Friendly Review® to help you review and update your coverage if you wish.

### Other available coverages

In addition to condominium insurance, Farmers offers a full selection of life, business, auto, boat and recreational vehicle insurance and personal umbrella policies.

### HelpPoint® Claim Services by Farmers

Whenever you have a claim, call HelpPoint® Claim Services by Farmers at (800) HelpPoint — (800) 435-7764. In the unlikely event you experience a loss, HelpPoint is available 24 hours a day, seven days a week. One of our professionally trained representatives will help you file your claim, provide information about the claims process, attempt to answer any questions you might have and assist you in selecting repair vendors, if you wish. We also email your agent as soon as you report a claim, so you're never alone. You can also use **farmers.com** to check on claims status, view policy information and make online payments.

HelpPoint  
Claim Services  
by FARMERS

contract. The policy itself should be read for your coverages and exclusions.



FARMERS  
HOME INSURANCE

Los Angeles, CA 90051-2478  
**farmers.com**

Affordable coverage and flexible options

Condominium  
owners insurance  
package



FARMERS  
HOME INSURANCE

# Coverage you want – peace of mind you deserve

## Farmers condominium owners insurance offers:

### Loss assessment

You'll receive up to \$1,500 for a covered damage\*. Use this to pay for your share of property damage or injury awards for which your association's policy doesn't provide coverage. A total of up to \$50,000 is available, depending on your policy.

### Additional living expenses

If your condominium unit becomes unlivable due to a covered loss, we pay for housing, eating expenses, etc., up to the applicable limit.

### Improvements, alterations, additions

You're covered for accidental damage to improvements you make in your unit for which your association's policy doesn't provide coverage — up to \$2,000 or 10 percent of your basic coverage amount. You may also choose higher limits.

### Off-premises coverage

Your personal property is covered anywhere in the world and items usually located at a secondary residence such as a cabin or vacation home are also covered.

\*Your personal property is covered for:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Falling objects
- Aircraft or vehicles
- Smoke, if sudden and accidental
- Vandalism or theft
- Ice, snow or sleet weight
- Sudden and accidental discharge and overflow of water or steam from a plumbing, heating or air-conditioning system or household appliance
- Sudden and accidental damage to a steam, hot-water or air-conditioning system or appliance
- Freezing of a plumbing, heating and air-conditioning system or household appliance
- Sudden and accidental damage from electrical surges\*\*
- Building collapse

Various deductible combinations are available on coverages except personal liability. Ask your agent for more details.

\*\* Doesn't include loss to electronic component

## Personal liability

Your personal liability coverage pays for bodily injuries to other people or damage to their property if you're liable resulting from:

- Use of your premises, including swimming pools
- Acts of your pets
- Unintentional accidents caused by you or qualified family members, either on or off your premises (hunting, fishing, etc.)

### Legal

You're covered for expenses in a suit we defend on your behalf, such as court, attorney, investigator and witness fees, as well as the premium on appeal bonds and bonds to release attachments.

We also pay any expenses you incur at Farmers' request, including up to \$60 a day for actual loss of wages.

## Additional personal liability coverages

### First aid to others

Farmers pays the costs you incur for necessary medical aid to other people at the time of a covered occurrence.

### Damage to others' property

Farmers pays up to \$500 for damage to property of others a qualified household family member causes, even if you're not legally liable.

### Personal articles

*(available for additional cost — ask your agent for details)*

Scheduled personal articles coverage is available for property worth more than \$2,500. Unscheduled personal articles coverage is available for property worth less than \$2,500.

The property classes noted below are covered under both scheduled and unscheduled options:

- Jewelry
- Furs
- Fine art
- Firearms
- Silverware, goldware and pewterware

