

Additional discounts may include:

- Premium discount for choosing larger deductibles
- Insurance score discount
- Merit rating and claim-free discount
- Mature owner discount
- Combination policy discount

Personal Lines Advantage

When you insure both your home and auto with EMC, you benefit from these additional free coverages:

- **Single (Highest) Deductible**—Applies if both auto and home are involved in the same loss.
- **Pet Medical**—Covers up to \$500 for domestic cats or dogs who are injured or killed due to a covered loss in either the home or the car. No deductible applies to this coverage.
- **Emergency Lockout Coverage**—Pays up to \$200 for reasonable expenses incurred for services needed to gain entry into a covered auto or residence premises if keys have been stolen or disabled, or if locked in the covered auto or residence. No deductible applies to this coverage.

Count on EMC®

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through 16 branch offices and 5 service offices across the country.

EMC® Insurance Companies

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EMC® Insurance Companies

PROTECTION FOR HOMEOWNERS



PROTECTION FOR HOMEOWNERS



Buying a home is probably the single largest investment you'll make in your lifetime, so EMC Insurance Companies wants to help make sure that your investment is completely protected.

We provide three levels of comprehensive homeowners coverage with outstanding features and cost-saving benefits designed to meet your individual needs and give you peace of mind.

Extra Coverages For Even Greater Protection

EMC's Homeowners policy gives you better-than-average protection with extra coverages that many companies don't provide at this policy level, all at no additional cost to you:

- The limit for theft of silverware is increased to 50% of the Coverage C personal property limit.
- An additional \$500 is available for credit card and fund transfer coverage, which insures you against loss by fraud or theft of most credit cards.
- Coverage for damage to property of others is increased to \$1,500.

- Refrigerated property coverage is included to pay up to \$500 for losses to perishable goods due to loss of power.
- Lock replacement coverage pays up to \$500 to replace locks to doors or windows when the keys are stolen.
- Personal injury coverage is automatically provided to insure you against legal liability arising from damages resulting from personal injury.
- An additional 10% of your covered loss is paid if you replace damaged property with material that includes environmental, safety or efficiency improvements.
- \$1,000 is included for identity theft/fraud expense, including access to Identity Theft 911 resolution service.
- Golf cart liability coverage is provided while off an insured location.
- Watercraft liability coverage is provided for outboard motors up to 100 horsepower.

EMC HOMEOWNERS POLICY OPTIONS

	<i>EMC Homeowners</i>	<i>EMC Homeowners Plus*</i>	<i>EMC Choice® Homeowners*</i>
Coverages			
Coverage A: Dwelling – Extended replacement cost	–	–	125%
Coverage B: Other Structures (if no other structures, coverage A limit will be combined limit of A and B)	Included	Included	Included
Coverage C: Personal Property – Replacement cost	–	–	Included
Coverage D: Loss of Use/Additional Living Expense	30% of coverage A	30% of coverage A	Actual loss sustained
Special Limits of Liability			
Money, Bank Notes, Bullion, Gold, etc.	\$200	\$300	\$500
Securities, Accounts, Deeds, etc.	\$1,500	\$1,500	\$2,500
Watercraft and Trailers	\$1,500	\$1,500	\$2,500
Trailers or Semitrailers	\$1,500	\$1,500	\$2,500
Theft of Jewelry, Watches, Furs, etc.	\$1,500	\$5,000	\$5,000
Theft of Firearms	\$2,500	\$5,000	\$5,000
Theft of Silverware, Goldware, etc.	50% of coverage C	50% of coverage C	50% of coverage C
Property on the Premises Used for Business	\$2,500	\$2,500	\$5,000
Property Away From the Premises Used for Business	\$500	1% of coverage C	1% of coverage C
Electronic Apparatus While in a Motor Vehicle	\$1,500	\$1,500	\$2,500
Electronic Apparatus Used for Business While Away From the Premises	\$1,500	\$1,500	\$2,500
Additional Coverages			
Debris Removal (\$1000/\$500 per tree with damage to the structure)	5% of coverage A	5% of coverage A	10% of coverage A
Debris Removal (\$1,000/\$500 per tree w/o damage to the structure)	–	\$1,000	\$1,000
Fire Department Service Charge	\$500	\$1,000	\$1,000
Credit Card, Electronic Fund Transfer Card, Forgery	\$1,000	\$10,500	\$10,500
Loss Assessment	\$1,000	\$2,000	\$5,000
Watercraft Liability – Outboard motors	up to 100 hp	up to 100 hp	up to 100 hp
Damage to Property of Others	\$1,500	\$2,000	\$2,000
Other Coverage Extensions			
Refrigerated Property Coverage	\$500	\$1,000	\$2,500
Golf Cart Liability Coverage	Off premises	Off premises	Off premises
Waterbed Liability	Included	Included	Included
Lock Replacement Coverage	\$500	\$500	\$1,000
Personal Injury Liability	Included	Included	Included
Arson Reward	–	\$2,500	\$2,500
Environmental, Safety and Efficiency Improvements	10%	10%	10%
Identity Theft with IDT911 Resolution Service	\$1,000	\$15,000	\$25,000
Equipment Breakdown	–	–	\$50,000

* Coverage extensions above a standard homeowners insurance policy. Coverage for condominium and renters policies varies.

Step Up To Homeowners Plus Or EMC Choice® Homeowners

For a small additional premium, EMC offers two more policy options. Homeowners Plus and EMC Choice Homeowners include extended coverages to provide even more protection.

Highlights Of Homeowners Plus Coverages:

- Refrigerated property: \$1,000
- Lock replacement: \$500
- Golf cart liability off premises
- Identity theft and IDT911 resolution service: \$15,000

Highlights Of EMC Choice Homeowners Coverages:

- Refrigerated property: \$2,500
- Lock replacement: \$1,000
- Golf cart liability off premises
- Identity theft and IDT911 resolution service: \$25,000
- Equipment breakdown: \$50,000
- Extended replacement cost at 125%

EMC also provides a variety of optional property and liability endorsements to customize your homeowners policy. Your local independent insurance agent can recommend a program that best fits your personal insurance needs.

This brochure is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please read the policy for specific terms and conditions.

The Reward Of Insurance Discounts

Regardless of which homeowners policy you choose, EMC will reward you for taking the necessary steps to reduce your risk of loss. The following premium discounts* are available:

- **Protective Devices**—You can earn a premium discount of up to 15% if you install deadbolts, fire extinguishers, smoke alarms or central station alarms in your home.
- **New or Renovated Dwelling Components**—Credits are available if you have recently updated your electrical, plumbing, heating or cooling system, or roof.

* Policy premium discounts may vary by territory.



Count
on
EMC®