

# Signature

## PREMIER HOMEOWNERS PROGRAM

**O**ur Signature Premier Homeowners Program is designed exclusively for people who own newer custom-built homes. Besides offering you a choice in both coverage limits and deductible amounts, our homeowners program automatically includes several features not normally found in other policies, including coverage for identity theft recovery and equipment breakdown. The Value Guard Endorsement is also added to increase the coverage sublimits for your personal property.



To determine the precise amount of coverage you need, United Fire Group will order a professional inspection of your home. You will be given a copy of the inspection to retain for your records. We also offer several policy discounts to help you save premium dollars, including a gated community discount, burglar alarm discount, fire alarm discount, new home discount and multi-policy discount.

United Fire Group has been committed to providing quality products, competitive pricing and superior service for more than sixty years. We pride ourselves on building strong relationships with our customers, continually developing our products and services to better meet your needs.

Whether you have a claim to report, a question about your billing statement, or a request to update your policy, you can depend on our staff members to respond to you in an accurate, timely and courteous manner. At United Fire Group, we value the relationships we have with our agents and policyholders, and we treat all of our customers as lifelong customers.



**Claims.** Our claim staff performs their duties promptly, professionally and with the highest ethical standards in mind. You have the option to report a claim online at [www.ufgPolicy.com](http://www.ufgPolicy.com), by telephone at 1-800-343-9131 or by contacting your insurance agent.

**Payments.** We offer several convenient payment options to our policyholders. You can arrange to have your payments automatically deducted from your bank account through electronic funds transfer. You can also make a payment online at [www.ufgPolicy.com](http://www.ufgPolicy.com) or by telephone at 1-800-450-9239. We accept credit card, debit card and electronic check payments.

**Website.** With online access to your account information at [www.ufgPolicy.com](http://www.ufgPolicy.com), you can view and pay bills, report a claim, learn what to do in the event of a loss, and locate your agent's contact information.

*Please note that if there are any discrepancies between this brochure and the actual policy, the provisions of the policy shall prevail.*



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# A New Need. A New Coverage.

**W**e believe our customers deserve the best products and services for today's needs. That's why we've included Identity Theft Recovery Coverage in our Signature Premier Homeowners Program. If you become a victim of identity theft, you'll have expense reimbursement and personal help for the recovery process. Here are highlights of the services and coverage.

**Identity Recovery Helpline.** Identity Recovery Counselors are available through our toll-free Helpline to initiate your identity theft claim and get you on the road to identity recovery. A counselor will answer your questions, recommend important next steps, provide claim forms and send you an *Identity Recovery Customer Guide*.

**Experienced Case Managers.** Verified identity theft claimants who want personal help with the identity recovery process will be assigned an experienced case manager. Your case manager will handle all the steps that a third party can legally take on your behalf to help you identify where fraud has occurred, make the right contacts and speed the often complicated recovery process.

If you prefer to manage the process yourself, your *Identity Recovery Customer Guide*, a step-by-step source complete with pre-written letters to creditors and credit bureaus, will help you every step of the way.

**Expense Reimbursement.** Identity Theft Recovery Coverage reimburses you for up to \$20,000 (with no deductible) for covered expenses incurred to repair your credit history and identity records in the event of an identity theft. Covered expenses include:

- Lost wages as a result of time away from work
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone and shipping fees
- Certain legal fees caused by identity theft
- Notary and filing fees

**Help When You Need It.** If you suspect you are a victim of identity theft, call the United Fire Identity Recovery Helpline at 1-800-796-8168. Counselors are available to help you Monday through Friday, between 8 a.m. and 8 p.m. Eastern Standard Time. We're committed to tracking emerging trends and bringing you practical, progressive solutions.

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# The Heart of Your Home.

Comfort. Security. Convenience. They're what home is all about. But most of us take the heart of our home—critical equipment that provides heating, cooling and electricity—for granted.

If you're like most people, you assume your homeowners insurance policy, equipment warranties and service contracts have you covered should critical home equipment break down.

But chances are your protection is incomplete. And a breakdown could be surprisingly costly—as much as \$6,000 or more.

## Today, your home equipment risks are higher.

Today's homes run on a lot of equipment, which means more risk of breakdown. Here is some of the important home equipment covered by our Signature Premier Homeowners Program.

- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Furnaces, heat pumps, heaters, solar heaters
- Well pumps
- Backup generators
- Chair lifts and elevators
- Electrical service panels
- Pool equipment
- Central vacuums

## Warranties and service contracts aren't enough.

Home and extended warranties may offer homeowners a sense of security, but protection can be very limited and expensive. Home and extended warranties are intended for everyday maintenance. Equipment breakdown insurance for homeowners protects from larger losses.

## Losses easily amount to thousands.

It's startling how the cost of a breakdown can add up. These are examples of what some homeowners almost lost, but collected in claims with Equipment Breakdown Coverage.

	TOTAL PAID CLAIM
Sediment caused cracks in a boiler, resulting in a breakdown. The costs to repair the boiler were high.	\$2,505
A failed oil pump broke an emergency generator's engine during an ice storm. The unit had to be replaced.	\$6,500
Metal fatigue led to damage in the refrigerant line of a three-ton air conditioning compressor.	\$3,000
A home lost power when dust caused arcing in a main electrical service panel, fusing the central wiring. Emergency services were costly.	\$1,700
Sand intrusion into a well pump caused the impeller to fracture. Pump replacement required excavation.	\$2,800

## Protect your home equipment for pennies a day.

Now, it's easy and affordable to protect your home equipment. You'll have the best coverage and claims service available, and specialists to help find services for fast repair or replacement of your critical equipment.

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# Extra Protection for Your Valuables.

**W**orried that you don't have enough protection for your valuables? Most homeowners policies have very limited coverage for expensive personal items, such as jewelry, furs, coins and silver. Typically, the amount of coverage provided is not enough to cover the cost to repair or replace an item.



The Value Guard Endorsement, which is automatically included in our Signature Premier Homeowners Program, provides you with increased coverage for your high-value personal property, as well as several additional coverages.

## Increased Coverages

- Money, bank notes, bullion, gold, silver, platinum, coins and medals
- Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps

- Watercraft, including their trailers, furnishings, equipment and outboard engines or motors
- Jewelry, watches, furs, precious and semi-precious stones
- Silverware, goldware and pewterware
- Firearms (loss by theft)
- Business property on the residence premises
- Business property away from the residence premises

## Additional Coverages

- Grave markers
- Theft of carpets, tapestries, rugs and wall-hangings
- Credit card, fund transfer card, forgery and counterfeit money
- Tree debris removal
- Rekeying of locks
- Refrigerated property
- Water backup and sump overflow
- Power interruption



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