



Worried that you don't have enough coverage for your valuables?

A house is only as strong as the foundation on which it rests. In other words, your house is only as strong as the insurance policy that protects it. We encourage you to learn more about the *Signature Premier Homeowners Program* from United Fire Group—and choose your foundation.

The *Signature Premier Value Guard Endorsement* provides coverages not usually found in the standard homeowners policy. Read further to discover the features and additional coverages available to you.

Your house is not simply a structure; it is a home made uniquely yours by your family and the personal belongings you treasure within its walls. Trust United Fire Group to help you protect what is probably your most precious and expensive investment. Let your skilled and knowledgeable agent work with you to provide the extra protection needed to cover your personal valuables and ensure your peace of mind. Count on the *Signature Premier Value Guard Endorsement* to provide the coverage best suited for your needs. Learn more about United Fire Group at www.unitedfiregroup.com.

If there are any discrepancies between this brochure and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.



UNITED FIRE GROUP

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www.unitedfiregroup.com



from United Fire Group®

Included Features

Special Limits of Liability

- \$1,000 on money/bank cards
- \$5,000 for theft of jewelry/watches/furs with a maximum of \$2,500 for any one item
- \$5,000 for business personal property on premises
- \$5,000 for grave markers
- \$1,000 for trading cards
- \$2,500 for spare or replacement motor vehicle and recreational vehicle parts

Additional Coverages

- Personal injury
- Identity fraud expense: \$50,000
- Tree debris removal (\$1,000 limit per loss, even if debris does not hit a covered structure)
- Rekeying of locks: \$1,000
- Refrigerated property coverage: \$1,000
- Watercraft Liability—Outboard, 50hp
- Water Backup and Sump Overflow—\$5,000 per occurrence/\$10,000 aggregate
- Waterbed damage
- Residence glass coverage—Unscheduled (Texas only)

Independent and incidental business activities by minors such as:

- Newspaper delivery
- Babysitting
- Caddying
- Lawn care

