



Value Plus Endorsement for Homeowners



from United Fire Group®

Think about all the possessions in your home—the silver you inherited from your great-grandmother, the jewelry you only wear on special occasions, the original painting that hangs on your living room wall, the antique piano on which your children learned to play.

Over time, we accumulate a lot of possessions, some more valuable than others. Although a standard homeowner policy provides insurance coverage for your personal property, there are limits on how much will be paid on valuable items.

The *Value Plus Endorsement* for homeowners from United Fire Group provides increased coverage limits for your personal property, such as jewelry, watches, furs, silver and boats. There's also extra coverage to help pay for fees charged by the fire department when responding to a fire call and losses associated with credit cards.

In addition, the *Value Plus Endorsement* for homeowners provides coverages that are not typically found in a homeowner policy, including

- Refrigerated Property—coverage for loss of food in a freezer or refrigerator caused by a power outage
- Water Backup and Sump Overflow—coverage for loss to property caused by water backing up through sewers or drains or overflowing or discharging from a sump pump
- Unscheduled Residence Glass coverage is added (Texas only)
- Power Interruption—coverage for additional living expenses incurred if home is uninhabitable due to a power outage

Unfortunately, many people don't realize the total value of their personal possessions until after a loss—when it is too late. We encourage you to learn more about the *Value Plus Endorsement* for homeowners from United Fire Group. Though we can never replace the sentimental value of your most precious possessions, we can help make sure you don't experience a complete loss.

Identity Fraud Expense Coverage

With our *Value Plus Endorsement* for homeowners, you automatically receive coverage for Identity Fraud Expense. If you become a victim of identity fraud, we will pay up to \$10,000 for expenses incurred as the direct result of any one identity fraud during the policy period.

Claim Examples

Many policyholders don't understand the value of their insurance coverage until they experience a loss. Review our claim examples to better understand the protection provided to you by our *Value Plus Endorsement* for homeowners.

- A city sewer line connected to your home collapses and water backs up through a drain into your finished basement, causing \$1,900 in damage to your property. You would be covered for the damage to your property, subject to a \$500 deductible.
- While on vacation in Las Vegas, identity thieves steal your identity with the intent to commit unlawful activity. You must take time off work to complete fraud affidavits and meet with law enforcement agencies, resulting in lost income. You would be covered for these expenses subject to the policy limits.
- Straight-line winds cause a power outage that affects an entire city block, including your home, and lasts for several days. As a result, \$400 worth of meat stored in your freezer spoils. You would be covered for up to \$500 in lost food, subject to a \$100 deductible.

Claim examples are provided for illustrative purposes only.



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Please note that if there are any discrepancies between this brochure and the actual policy, the provisions of the policy shall prevail. The Value Plus Endorsement is not available in all states and some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.