



## Insurance Protection for Your Primary Residence.

### Included Coverage:

- **Residence** – Coverage for the mobile home you reside in.
- **Related Private Structures** – For detached structures on the insured premises.
- **Personal Property** – Protection for your personal belongings.
- **Liability/Medical Payments** – Provides defense and coverage for injury or damage in which you are liable.
- **Additional Living Cost and Loss of Rents**– Provides for expenses that you incur if you cannot live in your mobile home after a covered loss.
- **Fire Department Service Charge** – Charges incurred due to fire departments called to protect your property.
- **Refrigerated Foods** – For refrigerated items that spoil due to loss of power. Included coverage for Preferred Program; optional for the Standard Program.

### Optional Coverage:

- **Inflation Guard** – Automatically increases your home limit to protect against increased building costs.
- **Inland Marine** – Expanded coverage for your jewelry, guns, fine arts, etc.
- **Replacement Cost Dwelling** – Claim settlement on the mobile home at replacement cost up to the policy limit. This is available for mobile homes nine years of age or newer.
- **Replacement Cost on Personal Property** – Claim settlement for personal property on a replacement cost basis.
- **Recreational Vehicle** – Physical Damage and Liability coverage for acceptable boats, ATVs and snowmobiles.
- **Trampoline Liability** – For trampolines that include a safety net.
- **Personal Injury** – Coverage if you are sued for libel, false arrest, or slander.
- **Water Back Up and Sump Discharge or Overflow** – For water damage that backs up through your sewer, drains, or sump pump for owner-occupied dwellings.

### Available Discounts:

- **Mortgage Free** – Property without a mortgage or lienholder.
- **Senior Citizen** – 55 years of age and over.