



Our Best Insurance Protection for Your Home.

mutualofwausau.com

Included Coverage:

- **Residence** – Comprehensive coverage for your home.
- **Related Private Structures** – The 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 Expense** – Expenses you incur if you cannot live in your home after a covered loss.
- **Equipment Breakdown** – Coverage for your home appliances and equipment due to mechanical failure.
- **Fire Department Service Charge** – Charges incurred due to fire departments called to protect your property.
- **Inflation Guard** – Automatically increases your home limit to protect against increased building costs.
- **Lock Replacement** – Replaces your locks if your keys are lost or stolen.
- **Replacement Cost Personal Property** – Claim settlement for personal property on a replacement cost basis.
- **Refrigerated Property** – Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power.
- **Replacement Cost Dwelling** – Claim settlement for the home at replacement cost up to the policy limit.
- **Tree Removal** – For fallen trees due to wind.

Optional Coverage:

- **Extended Replacement Cost** – Additional protection for you home if underinsured after a total loss.
- **Extended Liability** – Extended to additional property you occupy or rent to others.
- **Farm Land Rented to Others** – For farmland you rent to others.
- **Identity Fraud Expense** – Expense reimbursement for costs associated with identity fraud.
- **Inland Marine** – Expanded coverage for your jewelry, guns, fine arts, etc.
- **Modified Replacement Cost** – Replacement coverage for partial losses when the home is insured for less than 80% of the replacement value.
- **Motorized Vehicles Used to Service Premises** – Increased coverage over the automatic limit on the policy for items such as motorized lawn and garden equipment.
- **Personal Injury** – Coverage if you are sued for libel, false arrest, or slander.
- **Recreational Vehicle** – Physical Damage and Liability coverage for acceptable boats, ATVs and snow-mobiles.
- **Residence under Construction – Collapse and Theft** – Theft and collapse coverage while your new home is being built.
- **Weight of Ice, Snow, or Sleet** – Loss to outbuildings due to collapse from the weight of ice, snow or sleet.
- **Trampoline Liability** – For trampolines that include a safety net.
- **Water Back Up and Sump Discharge or Overflow** – Water damage that backs up through your sewer, drains, or sump pump.

We have a mutual interest - you.



Wausau HomePAC Plus and HomePAC:

Mutual of Wausau offers two distinct comprehensive packages that add or enhance popular coverages:

HomePAC Plus

Additional Coverages*

- Specified Additional Amount of Insurance Coverage A
- Identity fraud expense
- Lock replacement
- Personal injury protection
- Tree removal
- Well pumps—Waived Deductible

Increased Limits of Coverage*

- Coverage D - Loss of Use – Actual Loss Sustained
- Money, bank notes, coins, medals, scrip, smart cards
- Securities, stamps, personal records, tickets, accounts, deeds, passports, and manuscripts
- Watercraft and furnishings, equipment, engines, motors, trailers, and semitrailers

- Trailers - Not used with watercraft
- Jewelry, watches, precious and semiprecious stones, gems, and furs - Loss by Theft
- Silverware, goldware, platinumware, pewterware, and items plated with gold, silver, or platinum - Loss by theft
- Guns and items related to guns - Loss by theft
- Higher limits on personal property used for business purposes, on and away from the described location
- Association deductible
- Credit card; electronic fund transfer card or access device; forgery; and counterfeit money
- Grave markers
- Increased cost - ordinance or law
- Loss assessment
- Trees, plants, shrubs, or lawns - limit per item

HomePAC

Additional Coverages*

- Specified Additional Amount of Insurance Coverage A
- Identity fraud expense
- Lock replacement
- Personal injury protection
- Tree removal
- Well pumps—Waived Deductible

Increased Limits of Coverage*

- Coverage D - Loss of Use – Actual Loss Sustained
- Money, bank notes, coins, medals, scrip, smart cards
- Watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers
- Securities, stamps, personal records, tickets, accounts, deeds, passports, and manuscripts

**Specific limits will be shown on your Declarations*

Available Discounts:

New Home – Under 20 years of age.

Mortgage Free – Property without a mortgage or lienholder.

Senior Citizen – 55 years of age and over.

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