

Farmers Homeowners Insurance



Cover your
biggest
investment



FARMERS®



*Coverage
you need,
the options
you want*

Your home is perhaps your most valuable possession. You need the best coverage available — at a reasonable price. You also want the flexibility to choose your options. Farmers offers you the best of all possible worlds.

Property coverage

Your Farmers Homeowners insurance gives you the peace of mind knowing your house and separate structures are covered for almost any type of damage, except for a few common exclusions listed in the policy, such as wear and tear, earth movement, earthquake, flood and nuclear hazard.

In addition, any attached structures and wall-to-wall carpeting is covered. Separate structures on your property, other than for business purposes, such as a detached garage or toolshed, are covered up to 10 percent of the amount of coverage on your house. Higher limits are available for additional premium.

Personal Property

You'll rest easy knowing your personal possessions inside the house are also covered for up to 55 percent of the amount of coverage on your house.

Personal property is also covered away from premises for up to 55 percent of the amount of coverage on your house anywhere else in

the world. If your personal property is located at a secondary residence, such as a cabin or vacation home, your covered up to \$1,000 or 10 percent of the on premises coverage, whichever is greater. Like your property coverage, optional higher limits are also available for your personal property.

Personal property damages

While your house is covered for most types of damages, your personal property is covered for damages resulting from:

- Fire or lightning, windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft or vehicles
- Smoke, if sudden and accidental
- Vandalism or theft
- Falling objects
- Weight of ice, snow or sleet
- Water or steam – accidentally discharged from a plumbing system or appliance
- Sudden and accidental bulging, cracking, rupture or burning of steam or hot-water heating systems and water heaters
- Sudden and accidental damage from artificially generated electrical current*
- Freezing of a plumbing, heating, air conditioning system or household appliance

*Loss to transistors or similar electronic components not included.

Loss of Use/Additional coverages

If you can't live in your house after a covered loss, we cover the additional cost of living in hotels, buying meals, etc. Your coverage pays up to 30 percent of the amount of insurance on your house as an additional coverage with no deductible. In addition, you will be reimbursed for any loss of rents that result from that portion of your house/property rented to others being unlivable. We also pay up to an additional 5 percent of the amount of coverage on your house and no more than \$500 per item to replace trees,

shrubs, plants and lawns for a loss by fire or lightning, explosion, riot or civil commotion, aircraft, vehicles not owned or operated by residents, vandalism and theft.

Personal Liability coverage

As a homeowner, you want to feel secure from threat of liability damages. Your Farmers coverage pays the for bodily injuries to other people, or damage to their property, if you are liable, resulting from:

- The use of your premises, including swimming pools, if it's a one- or two-unit family dwelling
- Other residential property you use as a rental, if you choose to add it
- The acts of your pets
- Unintentional acts committed by you or qualified family members, either on or off your premises

Pays for medical payments for other people injured on your premises, regardless of liability, up to certain limits stated on your policy

Expenses

Your coverage also includes expenses in a suit we defend on your behalf, such as court costs, attorney fees, investigator fees, expense of witnesses and witness fees.

It also pays expenses you incur at Farmers' request, including up to \$60 a day for actual loss of wages as well as the premium on appeal bonds, bonds to release attachments, and the cost of bail bonds.

Emergency first aid

All expenses you incur for necessary medical aid to other people at the time of an accident covered by the policy.

Damage to property of others

You are also covered up to \$500 per loss for damage to property of others caused by a qualified family member where you are not legally liable.

Optional coverages

Personal articles floater

This option extends coverage for your personal articles, such as jewelry, furs or fine arts, when their value is higher than the limits stated in the policy. You are paid up to the insured value of the article.

Contents replacement cost

You can extend coverage on your personal property to include the cost of repair or replacement without deduction for depreciation. This optional coverage pays the replacement cost up to four times the Actual Cash Value of the item, but not more than the policy limit.

*100 percent of replacement cost in Minnesota.

Personal Umbrella Liability*

Your umbrella provides for \$1 million or more of excess personal liability coverage and, subject to exclusions, coverage for many situations not covered by your homeowners insurance.

*Separate policy.

Flood

Coverage for flood is available from the National Flood Insurance Program. If you are interested, we can help you submit your application.

Mortgage protection

If you, your spouse or both of you die, would your family be able to afford to continue living in your house? Our Mortgage Protector plan is designed to eliminate this risk by providing cash to pay off the mortgage balance or to continue the monthly payments.

We offer flexible payment plans

You can take advantage of several payment plans through our Farmers EasyPaySM and Bank Check plans that are both flexible and convenient. Helping you choose the best plan for you is another valuable service provided by your Farmers agent.

Discounts

(Not available on all policies or in all states.)

New Homes or Home Renovation Discount*

If your house was constructed or renovated within the past eight years, you may qualify for a discount.

*Electrical System Discount in Minnesota and Missouri

Non-Smoker Discount

If qualified family members of your household have not smoked tobacco products in the past two years can save money!

Auto/Home Discount

If you insure your auto(s) and home with Farmers, you may qualify for this discount.

Protective Devices Discount

You may qualify for this discount if your house is equipped with a fire or smoke alarm, a burglar alarm, dead bolt locks, a fire extinguisher, or an automatic sprinkler system.

This is not a policy contract but a general description. The policy itself should be read for the coverages and exclusions. The policy deductible applies to all coverages mentioned in the folder unless otherwise stated.



FARMERS®

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