

# *Protector Plus Homeowners Package*



Expanded  
coverage for your  
special needs



**FARMERS**

# Improve the coverage on your home

**Y**ou've worked hard to earn the finer things in life. And your home is the ultimate statement of your success. So it's understandable that you'd want only the best in insurance coverage — Farmers Protector Plus Homeowner Package. Protector Plus offers you a myriad of coverages you won't find in traditional Homeowner policies. It also offers you higher limits on a wide range of personal property like, securities, manuscripts, watercraft and trailers. Even your valuable stamp collection!

## Extra property coverage

With Farmers Protector plus Homeowner Package, your house and separate structures are covered for almost any type of damage except for a few common exclusions listed in your policy, such as wear and tear, earth movement, flood, nuclear hazard, and earthquake.

Your house and any attached structures, including wall-to-wall carpeting, are covered up to 125% of the limit you select. Our built-in Value Protection Feature adjusts your policy limit based on current construction costs so there is no worry about inflation.

Even separate structures on your property, such as a detached garage or toolshed, are covered up to 10 percent of the amount of coverage on your home. Separate structures used for business purposes are not covered in your basic policy, but may be insured for additional premium.

## Personal Property

Your policy covers your personal property, located anywhere in the world, for up to 75 percent of the amount of coverage on your home. However, if your personal property is located at a secondary residence, such as a vacation home, the policy pays up to \$1,000 or 10 percent of the on-premises coverage, whichever is greater.

Your personal property is covered for damages resulting from:

- Fire or lightning
- Windstorm or hail
- Explosion
- Damage to glass
- Riot or civil commotion
- Falling objects
- Aircraft
- Vehicles
- Volcanic action
- Smoke damage: sudden and accidental
- Vandalism

## Additional coverages

Emergency First Aid pays 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 pays up to \$500 for damage to property of others caused by you or your qualified family member when you or they are not legally liable.

## Expenses

- Your coverage pays expenses in a suit we defend on your behalf, such as court costs, attorney fees, investigator fees, expense of witnesses and witness fees
- Any expenses you incur at Farmers' request, including up to \$60 a day for actual loss of wages are covered
- Farmers also pays the premium on appeal bonds and bonds to release attachments

## Options

### Mortgage protection

Our Mortgage Protection plan is designed to eliminate financial risk by providing cash to



pay off the mortgage balance or to continue the monthly payments in the event of you or your spouse's death.

### Personal Articles Floater

This extends coverage for your personal articles, such as jewelry, furs or fine arts, when their value is higher than the limits stated in your policy.

## Discounts\*

### Non-smoker Discount

If qualified family members have not smoked tobacco products in the past two years, you can save money with our non-smoker discount.

### Protective devices Discount

You may qualify for this discount if your home is equipped with a burglar alarm or an automatic sprinkler system.

### Auto/Home Discount

By insuring your auto(s) and home with Farmers, you may qualify for the Auto/Home Discount.

### 50 Plus Discount\*\*

Age has its privileges - if you are 50 or more years old, you may qualify for our 50 Plus Discount.

### New Homes/Home Renovation Discount\*\*\*

Homes constructed within the past eight years, or with recently renovated plumbing, electrical, and heating/air conditioning systems, may qualify for a discount.

\*Not available in all states.

\*\* 55 Plus Discount in Michigan

\*\*\*Electrical Systems Discount in Minnesota and Missouri.

- Theft
- Weight of ice, snow or sleet
- Water or steam: sudden and accidental discharge of water and steam from plumbing system or appliances
- Bulging, cracking, rupture, and burning of steam or hot water heating systems and water heaters
- Artificially generated electrical current (this does not include loss to tubes, transistors or similar electronic components)
- Freezing of plumbing, heating, air conditioning system, appliance

### *Additional coverages*

If you can't live in your house after a covered loss, we cover your additional cost of living, such as hotels and meals while repairs are made, for up to one year. Your coverage also pays up to 50 percent



of the amount of insurance on your house. Additional coverage with no deductible. Loss of rent that you incur as a result of that portion of your house/property, rented to others, being unliveable will be paid.

Your coverage pays up to an additional 5 percent of the amount of coverage on your house and no more than \$500 per item for a loss by fire or lightning, explosion, riot or civil commotion, aircraft, vehicles not owned or operated by a family member, vandalism and theft.

Our Contents Replacement Cost coverage extends protection on your personal property to include the cost of repair or replacement without deduction for depreciation. This additional coverage pays the replacement cost up to four times the actual cash value of the item (100% replacement cost in Minnesota and South Dakota), but not more than the policy limit. You pay extra for this coverage on other policies, but with Protector Plus it's built in at no additional charge.

### *Liability*

Your coverage pays 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. (Other residential property you use as a rental can also be added)
- The acts of your pets
- Unintentional acts committed by you or qualified family members, either on or off your premises

All medical payments for other people injured on your premises, regardless of your liability, will be paid up to the limits you determine.

## Discover the advantage of personal service

These days, many insurance companies deal with their customers only by mail or by phone. But, when you choose Farmers, you have a personal, professional agent helping you every step of the way. Here's how the personal touch can make a difference to you:

- Your Farmers agent will work with you to identify your needs and find the best possible coverage at the possible best price.
- You won't be alone when you go to file a claim or need assistance — you'll deal directly with your Farmers agent.
- Periodically, your agent will conduct a Farmers Friendly Review® and help you update your coverage if necessary.

*This brochure is a general description of coverage and is not a policy contract. The policy itself should be read for your coverages and exclusions.*



**F A R M E R S**

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