The Townhouse Protector Plus

FARMERS INSURANCE GROUP
Symbol of Superior Service

FARMERS®

Coverage for your special needs

The townhouse Protector Plus is tailored to meet the special needs of townhouse owners like you.

Your policy covers property, both real and personal, and includes many features that are usually offered as options — a package that can give you the coverage you need and the peace of mind you're looking for.

Property

Real property

Your townhouse and separate structures are covered for almost any type of damage except for a few common exclusions, such as wear and tear, earth movement, flood, nuclear hazard, and earthquake.

Your townhouse and any attached structures, including wall-to-wall carpeting, are covered up to the limit you select. Our built-in Value Coverage feature adjusts your policy limit based on current construction costs.

Separate structures on your property (other than those used for business purposes), such as a detached garage or toolshed, are covered up to 10 percent of the amount of coverage on your townhouse.

Personal property

Your personal property is covered for up to 75 percent of the amount of coverage on your townhouse. 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 your personal property limit, whichever is greater.

The Townhouse Protector Plus also has higher limits on certain personal properties, such as $1,000 limits on securities, manuscripts, watercrafts, stamps and trailers.

Contents replacement cost extends coverage 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 percent of replacement cost in Minnesota and South Dakota), but not more than the policy limit. This coverage is optional on other policies but is built in at no additional charge on this policy.

While your townhouse is covered for all causes of loss, except those specifically excluded, your personal property is covered for damages resulting only from:

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

Loss assessment pays your share (up to $1,500) of any assessment brought against you by the property association as a result of direct loss of common property caused by a covered peril.

Optional Available at an additional cost.

Mortgage Protection Life insurance

If you, your spouse or both of you die, would your family be able to afford to continue living in your house? Our Mortgage Protection Life insurance plans are designed to protect your family by providing cash to pay off the mortgage balance or to continue the monthly payments.

Personal articles floater

This extends protection for your personal articles, such as jewelry, furs or fine arts, when their value is higher than the limits stated in this policy. It pays to replace the items up to the limit stated on the floater.

Discounts Not available in all states.

Non-smoker discount

If the qualified family members of your household 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 townhouse is equipped with one or more of the following safety features: a fire or smoke alarm, a burglar alarm, deadbolt locks, a fire extinguisher, or an automatic sprinkler system.

50 Plus discount

Our 50 Plus Discount, (55 Plus Discount in Michigan) may be available if you are over 50 years old

New home/home renovation discount

If your townhouse was constructed within the past eight years, or its electrical, plumbing and heating/air conditioning systems have been renovated within the past eight years, you may qualify for the applicable discount.

Auto/Home discount

If you insure your auto(s) and home with Farmers, you may qualify for the Auto/Home Discount. Ask your Farmers agent for more information.

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Falling objects
- Aircraft
- Vehicles
- Smoke damage, if loss is sudden and accidental
- Vandalism
- Theft
- Weight of ice, snow or sleet
- Water or steam: suddenly and accidentally discharged from plumbing system or appliances
- Damage resulting from sudden and accidental bulging, cracking, rupture, and burning of steam or hot water heating systems and water heaters
- Sudden and accidental damage from artificially generated electrical current (this does not include loss to tubes, transistors or similar electronic components)
- Freezing of a plumbing, heating, air conditioning system or household appliance

Loss of use

If you can't live in your townhouse after a covered loss, we cover the additional cost of living in hotels and meals while repairs are made, up to a year. Your coverage pays up to 50 percent of the amount of insurance on your townhouse as an additional coverage, with no deductible. It also pays for loss of rents if that portion of your townhouse/property, rented to others, is unlivable.

Trees, shrubs, plants and lawns

You're policy pays up to an additional 5 percent of the amount of coverage on your townhouse 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 any insured person, vandalism and theft.

Liability

Personal liability coverage

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

It also pays medical payments for other people injured on your premises, regardless of liability, up to certain limits stated on your policy.

Additional liability 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 a qualified family member when you are not legally liable.

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 an affordable 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 is a general description of the package and is not a policy contract. The policy itself should be read for actual coverages and exclusions.

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