



# HOMEOWNERS

## Coverage & Endorsements

All of the coverages below are available on your Pekin Insurance® Homeowners Policy. Those coverages with a check mark next to them have been included in your proposal. Please refer to your proposal for coverage limits and pricing.

- The Structure of Your Home (Coverage A)**—This part of your policy pays to repair or rebuild your home if it is damaged or destroyed by fire, tornado, hail, lightning, or other disaster listed in your policy. It will not pay for damage caused by a flood, earthquake (unless endorsement is purchased), or routine wear and tear. When purchasing coverage for the structure of your home, it is important to buy enough to rebuild your home.
- Other Structures (Coverage B)**—Most standard policies also cover structures that are detached from your home such as a garage, tool shed, or gazebo. Generally, these structures are covered for about 10% of Coverage A limit. If you need more coverage, talk to your Pekin Insurance agent about purchasing more insurance.
- Personal Belongings (Coverage C)**—Your furniture, clothes, sports equipment, and other personal items are covered if they are stolen or destroyed by fire, tornado, or other insured disaster at 50% of the Coverage A limit. We strongly encourage you to conduct a home inventory to determine the amount of coverage needed. This part of your policy includes off-premises coverage. This means, under most circumstances, your belongings are covered anywhere in the world.
- Additional Living Expense (Coverage D)**—This pays the additional costs of living away from home if you can't live there due to damage from a fire, storm, or other insured disaster up to about 30% of the Coverage A limit. It covers hotel bills, restaurant meals, and other living expenses incurred while your home is being rebuilt. Although the coverage provided under policies varies, your Pekin Insurance Homeowners Policy provides a coverage limit equal to 30% of the insurance on your house. You can increase this coverage, however, for an additional premium. If you rent out part of your house, this coverage also reimburses you for the rent that you would have collected from your tenant if your home had not been destroyed.
- Liability Protection (Coverage E)**—Liability covers you against lawsuits for bodily injury or property damage that you or resident family members are found to be legally liable for. It also pays for damage caused by your pets. So, if your son, daughter, or dog accidentally ruins your neighbor's expensive rug, you are covered. However, if they destroy your rug, you are not covered. The Liability portion of your policy pays for both the cost of defending you in court and any court awards, up to the limit of your policy. You are also covered, not just in your home, but anywhere in the world. (Any punitive damages awarded are not covered.)
- Medical Payments (Coverage F)**—Your policy also provides no-fault Medical Coverage. In the event a friend or neighbor is injured in your home, he or she can simply submit medical bills to Pekin Insurance. This way, expenses are paid without a liability claim being filed against you. Medical Payments do not, however, pay the medical bills for your family or your pet.
- Inflation Protection**—Your coverage limits will automatically increase each year to keep pace with inflation.
- Watercraft Liability Coverage**—Automatically included at no extra charge for all outboard motors 100 hp or less.
- V.I.P. Home Guard**—This comprehensive endorsement provides all of the following coverages at one low price: Replacement Cost Coverage on Personal Property; Landslide Coverage (25% of Coverage A); Collapse Caused by Underground Water (25% of Coverage A); Refrigerated Property (\$1,000); Credit Card, Electronic Fund Transfer Card or Access Device, or Forgery and Counterfeit Money Coverage (\$1,000); Debris Removal (\$1,000); Theft of Jewelry, Watches, Furs, and Precious and Semi-Precious Stones (\$1,000 per article/\$2,500 maximum); Theft of Silverware, Silver-plated Ware, Goldware, Gold-plated Ware, Platinumware, Platinum-plated Ware, and Pewterware (\$5,000); Identity Fraud

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Coverage with Resolution Service; Damage to Property of Others (Additional \$1,000); Lock and Garage Door Transmitter Replacement (\$500); Personal Injury Coverage; and Replacement or Recharging of Fire Extinguishers.

- ❑ **V.I.P. Home Guard Deluxe**—This is our most comprehensive endorsement providing the same coverages as the V.I.P. Home Guard endorsement, plus the following additional coverages: Landslide Coverage; Collapse Caused by Underground Water; Dwelling Replacement Cost up to 125% of Coverage A; Personal Property Coverage (70% of Dwelling limit); Refrigerated Property (\$2,500); Credit Card, Electronic Fund Transfer Card or Access Device, or Forgery and Counterfeit Money Coverage (\$10,000); Theft of Jewelry, Watches, Furs, and Precious and Semi-Precious Stones (\$1,500 per article/\$5,000 maximum); Theft of Silverware, Silver-plated Ware, Goldware, Gold-plated Ware, Platinumware, Platinum-plated Ware, and Pewterware (\$10,000); Money, Bank Notes, Bullion, Gold other than goldware, Silver other than silverware, Platinum other than platinumware, Coins, Medals, Scrip, Stored Value Card, and Smart Cards (\$1,000); Securities, Accounts, Deeds, Evidences of Debt, Letters of Credit, Notes other than bank notes, Manuscripts, Personal Records, Passports, Tickets, and Stamps (\$5,000); Trailers or Semitrailers not used with watercraft (\$2,000); Theft of Firearms or related equipment (\$5,000); Loss Assessment Coverage (\$5,000); Ordinance or Law Coverage (20%); Water Backup of Sewers or Drains (\$5,000); and Equipment Breakdown Coverage.
- ❑ **Earthquake Coverage**—This endorsement is a form of property insurance that covers damage to your property in the event of an earthquake.
- ❑ **Personal Property - Scheduled**—Your Homeowners Policy may be endorsed to provide specific coverage for personal property on a scheduled or itemized basis. Scheduling the coverage increases the perils for which an item is insured.
- ❑ **Identity Fraud Expense Coverage** (included in Deluxe Endorsement)—When the optional Identity Fraud Expense Coverage Endorsement is attached to the policy, \$15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Identity Fraud Resolution Service is provided at no additional premium when this endorsement is added to a policy. This service gives the insured unlimited, one-on-one access to a highly experienced fraud specialist from CyberScout® who will act as a personal advocate in a wide range of identity-compromising situations.
- ❑ **Home Equipment Breakdown Coverage** (included in Deluxe Endorsement)—When the optional Home Equipment Breakdown Coverage Endorsement is attached to the policy, up to \$50,000 of coverage is available to pay for loss, damage, or expense as a result of direct physical damage to covered equipment caused by a sudden and accidental mechanical or electrical breakdown. Covered equipment includes, but is not limited to, permanently installed central air conditioning systems; heating equipment; hot water heaters; electrical panels; home security systems; ventilating systems and fans; emergency generators; well pumps; air and water filtration systems; central vacuums; pool or spa filtration, pumps, and heating equipment; chair lifts; elevators; and sauna equipment.
- ❑ **Home Day Care Liability**—Coverage is limited to day care exposures conducted at the residence premises for three or fewer children (excluding the insured's own children).
- ❑ **Water Back-up of Sewers or Drains**—Extends the coverage under your policy to provide for loss caused by water which backs up through sewers or drains.
- ❑ **Personal Injury** (included in Deluxe Endorsement)—Adds liability coverage to your policy for personal injury to others such as false arrest, malicious prosecution, wrongful eviction, slander, libel, or violations of right of privacy.
- ❑ **Water and Wastewater Line Coverage**—Coverage for costs associated with providing service to repair leaks or breaks to the water line or wastewater line caused by normal wear and tear.
- ❑ **Unoccupied Homes**—May be added to existing policy if a dwelling becomes unoccupied or vacant due to an insured moving or being deceased.

Disclaimer: This flyer is designed to give you a basic description of coverages available under your Homeowners Policy and does not include all of the exclusions, conditions, or limitations of the policy. Contact your Pekin Insurance agent for an explanation of the exact terms of the contract.

