

## **We Serve People . . . We Don't Just Service Policies**

Farmers Union Insurance believes in the kind of superior customer service that seems to be disappearing in our increasingly impersonal world.

We have dedicated ourselves to giving our customers the best possible service in all areas:

- **Claims Handling** - Our team of professionally trained and experienced specialists handles claims the way they should be handled: quickly and fairly.
- **Policy Processing** - Our substantial investment in management information systems enables us to promptly and accurately process policy applications, endorsements and claims.
- **Agent Commitment** - Farmers Union Insurance agents truly care about the quality of service they provide. We carefully select career agents who meet our demanding professional and educational standards.

### **You're Never Alone**

When you choose Homeowners insurance, be certain that your company has a track record-the *right* kind of track record.

Farmers Union Insurance has been protecting American families for more than 50 years. You have the security of knowing that we will be there when you need us the most.

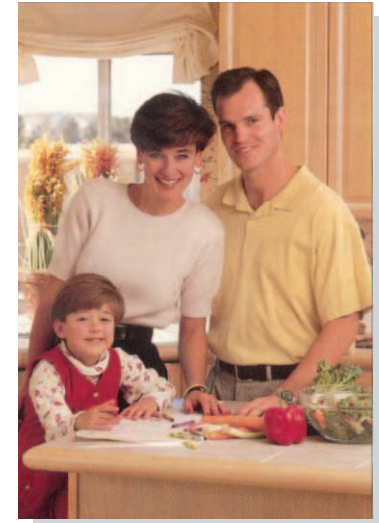


5619 DTC Parkway, Suite 300  
Greenwood Village, CO 80111-3136  
(800) 347-1961

[www.nfuic.com](http://www.nfuic.com)

This brochure is informational only and is neither an offer to insure nor a contract of insurance. It is intended to provide a brief, general description of our Homeowners policy. Please note that only the policy contains the actual coverages, definitions, deductibles, limits, conditions, limitations, exclusions and other provisions.

## **Homeowners Policy**



### **Your Home:**

Much more than just shelter, much more than an investment. It holds treasured memories and warm traditions.

Our Farmers Union Insurance Homeowners policy offers a comprehensive package of property and liability coverages-all at an affordable price.

## Dwelling Coverage

Your dwelling and personal property are covered against these as well as other specified risks:

- Fire or Lightning
- Falling Objects
- Weight of Ice and Snow
- Windstorm or Hail
- Electrical Damage
- Accidental Discharge
- Damage by Aircraft
- Damage by Vehicles
- Accidental Tearing Apart
- Riot
- Theft
- Breakage of Glass
- Vandalism
- Collapse
- Explosion
- Freezing
- Smoke

## Personal Property Coverage

Our Homeowners policy can provide full replacement cost coverage for most of your personal property, for a small additional premium. Those articles of personal property that have special meaning and value, such as jewelry, may be specifically covered, for a modest premium, for their current value with no deductible applying.

## Other Structures

Our Homeowners policy provides coverage for other structures on your insured location for up to 10% of your dwelling coverage amount, which can be increased if needed.



## Legal Liability

Our Homeowners policy protects you against the unexpected:

- Damage to Others' Property
- Defense Costs
- Personal Legal Liability

## Medical Payments to Others

Our Homeowners policy can provide coverage for certain medical expenses incurred from an accident causing bodily injury.

## Extras That Don't Cost Extra

The incidentals for which our Homeowners policy provides limited coverage at no additional cost are:

- Inflation Guard
- Debris Removal
- Watercraft Coverage
- Credit Card Coverage
- Trees & Shrubs
- Fire Department Service Charge

## Endorsement Options

- Our Homeowners Plus endorsement provides an additional 25% of insurance over and above your policy dwelling limit and includes replacement cost coverage for most of your personal property
- Sewer Backup up to \$5,000 per occurrence
- Watercraft Liability
- And many more

## Money Saving Discounts

Money-saving discounts such as the following are available:

- New and Renovated Home Discount
- Hail Resistant Roof Discount
- Protective Device Discount - if your home has a burglar, smoke, and/or fire alarms, you qualify for a lower premium
- Package Discount - applied to your policy when you also insure your private passenger autos with Farmers Union Insurance
- Claims Free Discount

## Additional Liability Limits

When you have your home and autos insured with us, you may qualify for a **Personal Umbrella Policy** that provides valuable additional liability limits in many circumstances.

