



V.I.P. HOME GUARD DELUXE

Endorsement

BE A V.I.P.

You deserve the best, and so does your home. Get the best with the V.I.P. Home Guard Deluxe Endorsement.

Purchase of this endorsement adds the following coverages to your Homeowners Policy:

- Dwelling Coverage** may be increased up to 125%
- Personal Property Coverage** limit is increased to 70% of the Dwelling limit
- Replacement Cost on Personal Property** that's destroyed or damaged in a covered loss
- Refrigerated Property** coverage limit increased to \$2,500 (\$100 deductible applies)
- Theft of Jewelry** (\$5,000 limit)
- \$1,000 of coverage for Money**
- Theft of Firearms** or related equipment (\$5,000 limit)
- Water Back-up of Sewers or Drains** coverage with a limit of \$5,000
- Identity Fraud Protection Services** gives you unlimited one-on-one access to a highly trained fraud specialist (\$250 deductible)

- Equipment Breakdown Coverage** for accidental breakdown of permanently attached equipment, such as a central air conditioner, hot water heater, furnace, electrical board, and more (\$500 deductible applies)
- \$500 coverage for Lock and Garage Door Transmitter Replacement** when lost or stolen (no deductible applies)
- Replacement or Recharging of Fire Extinguishers** coverage when the fire extinguisher is used in a covered loss (no deductible applies)

In addition, here are more coverages to consider adding to your policy:

- Water and Wastewater Line Coverage** for costs associated with providing service to repair leaks or breaks to water line or wastewater line caused by normal wear and tear
- Other Structure Coverage** can be written on a specific structure on the residence premises
- Farmers Personal Liability** provides coverage when the insured has a farm away from the residence premises and farming is not the insured's primary occupation
- Additional Residences Rented to Others** provides liability coverage when an additional residence is rented to others.