



Always On.®



# Homeowners Insurance

**FLEXIBLE COVERAGES & COST-SAVING PACKAGES**

Homeowners need insurance coverage that protects their house, their belongings, and their exposure to liability claims against them. Homeowners association members especially need coverage for loss assessments imposed by the association.

Electric Insurance Company® four levels of customizable coverages. Use the links below to explore coverage details and get a free quote. Or call us at **800.277.2757**.

COVERAGES & FEATURES Follow the links for coverage and amount details	Coverage Availability <sup>4</sup> and Amounts <sup>5</sup>			
	Standard Policy	Homeowners Plus <sup>1</sup>	Premier Choice <sup>2</sup>	Signature Choice <sup>3</sup>
<b>Coverage A: The Physical Structure of Your Home</b>				
<b>Costs related to rebuilding your house after a major, covered loss</b>	Pays to the policy limit	Additional Rebuilding Expense Coverage <sup>†</sup>		
<b>Feature:</b> Cash settlement option for total losses in the event you do not wish to rebuild your home at the same location				☑
<b>Related Features and Coverages</b>				
<b>Feature:</b> Coverage for damage caused by collapse of the dwelling	☑	☑	☑	☑
<b>Cost of removing debris from your property after a loss</b>	Reasonable costs		10% of the Coverage A amount <sup>6</sup>	
<b>Cost of removing a fallen tree that belongs to you or your neighbor that has either damaged a structure on your property or blocks your driveway, disabled access ramp, or similar fixture</b>	\$1,000 \$500 per-tree limit		\$1,000 No per-tree limit	
<b>Cost of complying with building ordinance or laws</b>	10% of the Coverage A amount <sup>6</sup>		20% of the Coverage A amount <sup>6</sup>	100% of the Coverage A amount <sup>6*</sup>
<b>Costs associated with "green" rebuilding, including:</b> <ul style="list-style-type: none"> <li>Restoring, repairing, or replacing damaged property by using certified "green" materials</li> <li>Replacement of appliances with ENERGY STAR® equivalents</li> <li>Energy-efficient upgrades to:           <ul style="list-style-type: none"> <li>Building materials</li> <li>Interior lighting</li> <li>Roofing</li> <li>Plumbing</li> <li>Heating and cooling systems</li> </ul> </li> </ul>				\$50,000

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<b>Costs related to rebuilding/remodeling after a loss</b>				
Construction-related materials at your residence premises or while being transported to your residence premises				Up to 10% of Coverage A <sup>6</sup>
Construction-related materials while they are stored at your temporary residence				\$10,000
Construction-related materials stolen or lost under "mysterious circumstances"				\$50,000
<b>Costs for making temporary repairs to prevent further damage to your property after a loss</b>	✔	✔	✔	✔
<b>Costs related to replacing your locks after keys are lost or stolen</b>			\$500*	
<b>Costs related to repairing or replacing glass or safety glazing material</b>	✔	✔	✔	✔
<b>Costs related to water/sewer backup and sump discharge/overflow/failure</b>		\$1,000	\$5,000	\$100,000*
<b>Costs related to defending your property from wildfires</b>				\$5,000
<b>Costs related to installing a damage mitigation device<sup>8</sup></b>				\$2,500
<b>Landscaping and Land Restoration</b>				
Costs related to land restoration after an insured building is damaged			10% of the Coverage A or B amount as applicable <sup>7</sup>	
Costs related to replacing landscaping/trees, shrubs, and other plants		5% of the Coverage A amount <sup>6*</sup>	10% of the Coverage A amount <sup>6*</sup> \$1,000/per tree, shrub, plant maximum	10% of the Coverage A amount <sup>6*</sup> \$5,000/per tree, shrub, plant maximum
<b>Feature:</b> Waiver of deductible for losses exceeding \$50,000				✔
<b>Coverage B – Structures on your property – Other than your house</b>				
<b>Costs related to repairing or replacing detached garages, sheds, greenhouses, pool houses, fences, walkways, etc.</b>		10% of the Coverage A amount <sup>6*</sup>		20% of the Coverage A amount <sup>6*</sup>
<b>Cost of complying with building ordinance or laws after a major, covered loss</b>		10% of the Coverage A amount <sup>6</sup>	20% of the Coverage A amount <sup>6*</sup>	100% of the Coverage B amount <sup>6*</sup>
<b>Coverage C – Your personal property – furniture, clothing, electronics, appliances, etc.</b>				
<b>The amount of coverage for the contents of your residence</b>	Selectable	75% of the Coverage A amount <sup>6</sup>		
<b>Personal property you keep at other residences</b>		10% of the Coverage C amount <sup>6</sup>		
<b>Personal property you keep in a self-storage unit</b>		10% of the Coverage C amount <sup>6</sup>		
<b>Feature:</b> Claim payment settlement basis for personal property	Actual Cash Value	Replacement Cost Value		
<b>Related Coverages and Features</b>				
<b>Currency, Valuable Items, and Documents</b>				
Collectable coins, stamps, and medals				\$5,000
Credit cards, electronic funds transfer cards, or access devices; also covers forgery incidents and counterfeit money	\$500	\$2,500*	\$10,000*	
Money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, collectable stamps, coins, and medals	\$200	\$500	\$1,000	\$2,500

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Firearms and related equipment – for loss by theft	\$2,500		\$5,000 – includes coverage for “mysterious disappearance”	
Jewelry, watches, furs, precious and semi-precious stones – for loss by theft	\$1,500	\$3,000	\$10,000 – includes coverage for “mysterious disappearance”	
Silverware, silver-plated ware, goldware, gold-plated ware, pewterware, platinum ware and platinum-plated ware – for loss by theft	\$2,500	\$5,000	\$10,000 – includes coverage for “mysterious disappearance”	
Valuable items and documents stored in a bank vault			\$50,000	
Coins, stamps, and medals stored in a bank vault				\$5,000
Valuable papers and securities, including passports, tickets, and stamp collections	\$1,500		\$5,000	
<b>Boats, Watercraft, and Trailers</b>				
Watercraft, including trailers, furnishing, equipment, and outboard engines or motors	\$1,500		\$3,000	\$5,000
Utility trailers/trailers not used with watercraft	\$1,500		\$3,000	\$5,000
<b>Business Property</b>				
Annual incidental/small-business revenue maximum	\$2,000		\$5,000	\$10,000
Restoration of business data			\$1,000*	
Theft or destruction of business property on your residence premises	\$2,500		\$10,000	\$25,000
Theft or destruction of business property away from your residence premises	\$500		\$5,000	\$10,000
Theft or destruction of electronic apparatus and accessories that are away from the residence premises or vehicle	\$500		\$3,000	
<b>Electronics</b>				
Theft or destruction of electronic apparatus and accessories, such as antennas, tapes, wires, records, disks, etc., when in/on a vehicle	\$1,500		\$3,000	
Personal computer electronic data restoration expenses			\$5,000*	
<b>Other Personal Property Coverages</b>				
Property of guests and domestic staff				10% of the Coverage C <sup>6</sup> amount
Damage (accidental) you cause to the property of others	\$1,000	\$1,500	\$2,000	\$10,000
<b>Coverage D – Loss of Use of Your Home</b>				
Additional living expenses you incur when your home is not habitable due to a covered cause of loss	Covers the shortest time needed to either repair or replace the damage or to relocate		30% of the Coverage A amount <sup>6</sup>	75% of the Coverage A amount <sup>6</sup>
Fair rental value reimbursement if rented quarters on your residence premises cannot be used due to a covered cause of loss	Payment will be for the shortest time required for repair or replace the damaged premises			
<b>When a civil authority prohibits use of the premises<sup>9</sup></b>				
Additional living expenses you incur	Payment will be for the shortest time needed to either repair or replace the damage or to relocate			Up to 30 days
Fair rental value reimbursement for rented quarters on your residence premises that are not habitable	Two weeks			

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<b>Coverage E – Accidentally Causing Injury</b>				
Liability-related costs if you accidentally cause bodily injury or property damage	Selectable amount			
<b>Feature:</b> Liability-related costs for accidentally causing “personal injury,” such false arrest, detention or imprisonment, invasion of privacy, wrongful eviction, slander, or libel, etc.				
<b>Coverage F – Medical Payments to Others for Accidental Injury</b>				
Necessary medical expenses incurred by individuals other than you or household family members as a result of an accidental injury for which you are found liable	Selectable amount		\$10,000 included; additional amounts available.	
<b>Other Liability Coverages and Features</b>				
Actions related to being an unpaid director or officer of a nonprofit organization				
Volunteer activities – applies to costs related to damages resulting from a lawsuit against you for actions you take as a volunteer			\$10,000	
Defense expense coverage			\$10,000	
Watercraft liability – outboard horsepower maximum	25 hp		50 hp	
<b>Additional Coverages, Coverage Amounts, and Feature</b>				
Advance payment reimbursement for advance payments/deposits made to an organization that can then not provide services due to a covered cause of loss				\$1,500
<b>Assisted Living Facility – Covers the Policyholder and the Policyholder’s Spouse and Parents</b>				
Theft of personal property				\$10,000
Liability claims against a covered individual				\$50,000
<b>Cost of first aid expenses when rendered to a person not on the policy</b>				
<b>Damage to or destruction of grave markers</b>		\$5,000		\$10,000*
<b>Expenses you incur related to a claim against you</b>	\$250			
<b>Golf Carts</b>				
Liability and collision				\$5,000
Accessories, equipment, or parts not permanently installed				\$1,000
<b>Homeowners Association (HOA) Loss Assessment Coverages</b>				
Loss assessment costs imposed by your HOA for physical damage		\$1,000	\$25,000	\$50,000*
<b>Feature:</b> Loss assessment costs related to “personal injury” that are imposed on you by your homeowners association			\$25,000	\$50,000*
Your share of your HOA’s claim deductible			\$5,000	\$10,000*
<b>Identity fraud expense and recovery services</b>			\$25,000 Unlimited recovery services	
<b>Mortgagee extra expenses</b>			\$250/month to a \$20,000 total*	\$250/month to a \$20,000 total*
<b>Municipal Service Charges/Requirements</b>				
Fire department service charge	\$500*		\$1,000*	\$5,000*
Police department service charge			\$250*	
<b>Refrigerated/frozen items spoiled due to an offsite power outage</b>		\$500		\$500*
<b>Reward coverage</b>			\$5,000*	



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## The Electric Insurance Difference

- We were established to serve employees of one of the most demanding companies in the world: General Electric. It's why, to this day, we do things a little differently, going above and beyond ordinary insurance service to take better care of our customers. It's in our DNA.
- We continuously improve our technology to improve our service.
- Our award-winning claim and customer service stands behind all our products.
- We have one central office so claims are never lost in the shuffle.
- We treat customers as priorities. Not policy numbers.
- This relentless drive is why we exceed expectations.  
*It's why we're always on for you.*

Electric Insurance Company's excellent auto, home and umbrella liability coverages and superb, award-winning services have supported individuals for more than half a century. Generous discounts and competitive pricing support fully customizable coverages. AM Best gives us an A (Excellent)<sup>10</sup> for financial strength, supporting a trademarked claim service guarantee that's so effective that 97% of surveyed respondents would renew their policy based on the claim service they received.<sup>11</sup>

\* No deductible applies to this coverage.

† The policy's co-insurance clause requires the dwelling to be insured for 100% of the cost it would take to rebuild it in order for Additional Rebuilding Expense Coverage to apply.

<sup>1</sup> Homeowners Plus coverage is available in AL, AZ, CA, CO, CT, DC, DE, GA, IL, IN, KS, KY, MA, MD, ME, MI, MO, NJ, NV, NY, OH, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, and WI.

<sup>2</sup> Premier Choice Home coverage is available in AL, AZ, CA, CO, CT, DC, DE, GA, IL, IN, KS, KY, MA, MD, ME, MI, MO, NJ, NV, NY, OH, OR, PA, RI, SC, TN, TX, UT, VA, VT, and WI.

<sup>3</sup> Signature Choice Home coverage is available in AL, AZ, CA, CO, CT, DE, GA, IL, IN, KS, KY, MA, MD, ME, MI, MO, NV, NY, OH, OR, PA, RI, SC, TN, TX, UT, VT, and WA.

<sup>4</sup> The availability of actual coverages, services, products, programs, discounts, and credits varies by state. Not all options and coverages are available in all states; terms, conditions, and underwriting eligibility requirements apply. The property and casualty insurance products described in this document are underwritten by Electric Insurance Company. If there are discrepancies between this information and the policy, the terms of the policy apply. For additional information, please contact Electric Insurance Company at 800.227.2757.

<sup>5</sup> Applies to losses caused by covered causes as defined by the policy; coverage maximums are shown; sub-limits may apply.

<sup>6</sup> As shown on the policy Declarations Page.

<sup>7</sup> In no event shall the coverage amounts exceed the sum of the Coverage A and C amounts as shown on the policy Declarations Page.

<sup>8</sup> Not available in Arizona.

<sup>9</sup> Does not apply to losses caused by specific wind, hurricane, hail, or earthquake deductibles.

<sup>10</sup> As of July 2022.

<sup>11</sup> Based on a 2022 Electric Insurance Company customer claims survey, where 97% of respondents stated they would renew their policy.

The property and casualty insurance products described in this document are underwritten by Electric Insurance Company.

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