Rental Dwelling Protection Program
American Family’s Rental Dwelling Protection Program

With more than thirty years of commercial lines policy experience and $15 billion in assets*, American Family offers businesses the stability, financial strength and products they need. Our 7,000 employees and nearly 4,000 agents are committed to industry-leading service, including fast and fair claims handling—the service business owners need when they need it most.

We’re also committed to helping you control and avoid loss. When risks are identified and controlled, your insurance protection works harder at the lowest possible cost. American Family’s outstanding Loss Control and Safety Services give you access to safety specialists and customized loss prevention and reduction programs.

People have trusted American Family since 1927. American Family Mutual Insurance Company is one of the top mutual property/casualty insurance companies in the United States. We offer competitively priced protection for your business, home, auto, life and health, backed by a solid asset base and prudent investments. We build long-term relationships by keeping our promises, and by offering personal attention and coverage that’s easy and convenient.

* Source: American Family Annual Report, 2007

American Family Insurance.
All your protection under one roof.®
Buildings
Covers your described one or two unit dwelling, outdoor fixtures (e.g., light poles and flag poles), building glass, permanently installed equipment and machinery, and personal property you own and use for maintenance or service of the building. Replacement Cost coverage is available.

Auxiliary Buildings and Structures
Provides coverage for additional buildings (including vehicle garages and storage buildings) and structures (including fountains, pools and detached canopies) located at the described premises location. Each structure must be scheduled.

NOTE: Businessowners Policy requires all property be insured to 100% of the value of the property. Loss payment penalties apply if the Limit of Insurance for property insured on a Replacement Cost basis is less than 80% of the full value of the property at the time of loss.

Covered Causes of Loss
You choose the coverage that is best for your insurance needs.

Risks of Direct Physical Loss. Insures against all Covered Causes of Loss except those specifically excluded.

Additional Coverages
You also receive these additional coverages that broaden your protection and increase your insurance limits.

Lock and Key Replacement. Provides up to $100 for any one lock; subject to $1,000 per occurrence if keys are lost by theft.

Retaining Walls. Provides up to $10,000 for on-premises retaining walls.

Outdoor Fences. Provides up to $10,000 for on-premises outdoor fences.

Increased Building Limit Coverage. Provides up to 125% of the limit applying to the covered building at the time of loss if specific provisions are met.
Business Income and Extra Expense Coverage. Business Income covers the actual loss of business income you sustain while the damage is being repaired when your operations must cease because of a covered loss. Coverage applies for 12 months from the date of loss. Coverage begins 72 hours after the time that a covered direct physical loss occurs to your property at your premises. The 72 hour waiting period can be removed with an increase in premium.

Extra Expense coverage. Pays for extra expenses you incur during the time repairs are being made that you would not have incurred had you not had a loss. This includes expenses incurred to avoid or minimize the time your business is suspended and/or to continue your operations.

Inflation Protection. Your Building coverage automatically increases based on the Commercial Construction Cost Index.

Debris Removal. Up to 25% of the amount paid for direct damage can be applied to pay for debris removal expense following a covered loss to property at the described premises. We will pay up to an additional $10,000 plus the amount paid for the loss if the debris removal expense exceeds the Limit of Insurance or the 25% limit.

Pollutant Clean Up and Removal. Provides up to $10,000 coverage for your expense to extract pollutants from land or water at the described premises caused by a covered loss.

Increased Cost of Construction. Provides up to $10,000 coverage for the increased costs incurred to comply with enforcement of an ordinance or law in the course of repair, rebuilding, or replacement of damaged parts of a covered building following a covered loss when the building is insured for Replacement Cost. Ordinance or Law Coverage is available if more coverage is needed for a building insured for Replacement Cost.

Electronic Data. Coverage is provided for the cost of replacing or restoring electronic data which has been destroyed or corrupted by a covered cause of loss. This additional coverage is subject to a $10,000 annual aggregate limit.

I have the right coverage

American Family Mutual Insurance Company is one of the top mutual property/casualty insurance companies in the United States.

Coverage is provided for Business Income and/or Extra Expense arising from a business interruption caused by destruction or corruption of electronic data by a covered cause of loss. This additional coverage is subject to a $10,000 annual aggregate limit.

The following coverage extensions are also included. They broaden your coverage and increase your insurance limits.

Accounts Receivable. Accounts receivable covers amounts due from customers that cannot be collected because accounts receivable records have been damaged as a result of direct physical loss or damage by any Covered Cause of Loss. The on-premises limit is $10,000 while the off-premises limit is $5,000.

Valuable Papers and Records. Valuable Papers and Records coverage pays for the cost of reconstructing valuable papers that have been damaged as a result of direct physical loss or damage by any Covered Cause of Loss. The on-premises limit is $10,000 while the off-premises limit is $5,000.
Liability
Provides liability coverage for accidents arising from your business operations if you are legally obligated to pay damages because of covered bodily injury, property damage or personal and advertising injury. Liability coverage is provided for your business operations. Personal or advertising injury includes coverage for false arrest, detention or imprisonment; malicious prosecution; libel and slander. Defense costs incurred by American Family on your behalf are provided in addition to the Business Liability limit selected.

Medical Expenses
Provides up to $5,000 per person for the cost of immediate medical care regardless of whether you are liable. Coverage applies for bodily injury only caused by accidents that occur on the insured premises. This coverage can be excluded.

Optional Coverage/Endorsements
(For an additional premium charge)
Hired Auto and Non-Owned Auto Liability. (Not available in Illinois) Hired Auto liability provides coverage for losses that may occur if you need to lease, hire or borrow an auto in the course of your business. Non-Owned Auto liability provides similar coverage when another person is using their personal auto on behalf of your business.

We build long-term relationships by keeping our promises.
Newly Acquired or Constructed Property. Extends up to $250,000 Building coverage for 30 days on similar buildings you acquire at another premises or on which you begin construction at the described premises.

Optional Coverage/Endorsements
(For an additional premium charge)

Outdoor Signs, Antennas and/or Fences. Provides on-premises coverage for permanent installations of exterior signs, antennas (including satellite dishes), and/or fences for covered losses.

Builder's Risk Coverage. Provides property coverage for one or two unit dwellings under construction.

Utility Services – Direct Damage. Provides coverage for direct loss or damage to covered property (building) caused by the interruption of water, communication or power supply services. Coverage applies when a loss covered by the policy occurs outside of the described premises.

Utility Services – Time Element. Provides coverage for Business Income or Extra Expense caused by the interruption of water, communication or power supply services. Coverage applies when a loss covered by the policy occurs outside of the described premises.

Earthquake. Mortgage holders or other lien holders may require earthquake coverage.

Water Backup and Sump Overflow. Provides coverage up to limit selected to cover direct physical loss or damage caused by water which backs up or overflows from a sewer or drain or water that overflows from a sump.

Owners of smaller rental properties have unique needs.
We can help you meet them.

for my investment.”
Let me help you determine the specific coverages and rates for your investment.

1. Property Coverage (Insurance Limits of 100% of Value Required) (Required Coverage)

<table>
<thead>
<tr>
<th>Covered Causes of Loss</th>
<th>AMOUNT OF COVERAGE</th>
<th>ANNUAL PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risks of Direct Physical Loss</td>
<td>$1,000</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

**Deductible Options** Policy Property Deductible applies to all property coverages except those marked with an asterisk [*]. (A specific deductible applies for these coverages.)

Note: A $2,500 deductible applies to any vandalism damages to your covered property that occur within a residential tenant’s rental unit when you are the landlord.

**Building** Covers the described building. ☐ Replacement Cost
Year Built _________ Type of Construction __________

**Auxiliary Buildings and Structures**
Includes any other buildings or structures at the described premises (Must be scheduled)

**Business Income*** (Included) – Increased Coverages Available:
☐ Remove 72 hour waiting period

$2,000,000 per occurrence/$4,000,000 annual aggregate

$1,000,000 per occurrence/$2,000,000 annual aggregate

$500,000 per occurrence/$1,000,000 annual aggregate

**Optional Coverages/Endorsements**
Antennas $__________; Fences $__________

**Utility Services — Direct Damage:**
☐ Water Supply ☐ Communication Supply ☐ Power Supply

**Utility Services — Time Element:**
☐ Water Supply ☐ Communication Supply ☐ Power Supply

**Earthquake*** Deductible Percentage _________

**Other** ____________________________________________________________________________ $__________

2. Business Liability (Required Coverage)

Bodily injury, property damage and personal and advertising injury including products/completed operations coverage is provided on a combined single limit basis.

$300,000 per occurrence/$600,000 annual aggregate is included. Higher limits are available.

$2,000,000 per occurrence/$4,000,000 annual aggregate

$1,000,000 per occurrence/$2,000,000 annual aggregate

$500,000 per occurrence/$1,000,000 annual aggregate

**Swimming Pool Charge:** $__________; Number of pools __________

**Optional Coverages**
Hired Auto and Non-Owned Auto Liability (Not available in Illinois)

Other $__________

**Total Estimated Advance Annual Premium** $__________

**Your Estimated Premium Using Commercial Lines Billing** $__________

This is not an application for, or offer of, insurance coverage.

An application to American Family Mutual Insurance Company/American Family Insurance Company will be required. Coverage features and limits vary by state. Some products are not available in every state. Please check with your agent for the exact terms and conditions of your policy.
Consider American Family for your business insurance needs.

■ Businessowners and Business Key Policies
   Afford a full range of coverages for business property and liability
■ Umbrella
   Provides additional liability protection with high limits
■ Business Auto
   Includes liability, medical payments and physical damage coverages
■ Workers Compensation
   Includes coverages for occupational disabilities, injuries and death
   (Not available in all states)
■ Employee Benefits Liability

Life Insurance
Life insurance from American Family Life Insurance Company can help protect your business from financial loss caused by the death of a businessowner, partner or key employee.

■ Help pay off business debt
■ Funding for a buy-sell agreement

Life insurance and annuity plans can help provide financial protection to your employees and their families.

■ Life insurance policies for employees (e.g., Executive Bonus)
■ Traditional IRA, SEP IRA, SIMPLE IRA – tax deductible retirement plans funded with annuities
■ Roth IRA – funded with an annuity

This brochure represents only a brief description of coverages. Please read the policy for exact details on coverages and exclusions.