CONDO INSURANCE

PROTECTION FOR THE SPACE YOU CALL HOME

AMERICAN FAMILY INSURANCE®
YOU’VE ALWAYS DREAMED OF YOUR OWN THINGS, IN YOUR OWN HOME

Think of how your personal possessions turn the space you own into a place that’s uniquely yours. Now consider how much it would cost to replace or repair the belongings you love, not to mention the things you need, if they were to be damaged, destroyed, or stolen.

Protect the space you call home with Condo Insurance from American Family Insurance.

Protecting what belongs to you is a smart thing to do. Your American Family agent is there to help make sure your coverage needs are met, your questions answered and any claims are handled quickly.

Welcome home.
Protect Your Personal Property

Property coverage ensures you’ll have the means to return your possessions back to normal should there be any damage from events such as these:

- **FIRE**
- **WATER DAMAGE FROM PLUMBING, HEATING OR COOLING SYSTEM**
- **THEFT**
- **POWER SURGES TO ELECTRONICS AND APPLIANCES YOU OWN**

An American Family Insurance Condo policy isn’t limited to just these events. It also helps cover your personal property if damaged from smoke, lightning, windstorm, hail, explosion, vandalism, or riot.

**Other Covered Losses**

Our condo policy includes broad protection beyond the events and perils listed to take care of you and your property.

- Building Ordinance or Law Coverage
- Credit/Debit Card, Forgery or Counterfeit Money (due to theft or unauthorized use)
- Debris Removal
- Fire Department Service Charge**
- Fungi (Mold) or Bacteria
- Inflation Protection
- Lock Rekeying Coverage
- Loss Assessments

The value of your personal property can add up quickly. Check out the DreamVault to create a room-by-room inventory of your belongings. Accessible by computer or smart phone at AmFam.com/dreamvault. Then, your American Family agent can help you fill in any of the gaps between the coverage provided and the coverage you need.

*Your policy excludes water damage due to sewer back-up, septic back-up and sump overflow unless special coverage is purchased for this type of loss. Please see your agent for details on this coverage.

**In Arizona, this coverage is not provided by the policy.
Our Condo policy helps provide a broad level of protection for you and your home. Plus many coverage options for your policy to make sure your specific coverage needs are met — let’s get started building your customized coverage.

You are covered up to your Personal Property (Coverage C) limit for the items below.

- Antiques
- Art
- Collectibles
- Computers
- Electronics
- Game Systems
- Musical Equipment
- Sound Systems
- Sport Equipment

Your policy provides limited coverage for these items up to the limit below. Do you need more?

<table>
<thead>
<tr>
<th>Asset</th>
<th>Coverage limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jewelry, Gemstones, Watches and Furs</td>
<td>$2,000</td>
</tr>
<tr>
<td>Money, Banknotes, Coins</td>
<td>$300</td>
</tr>
<tr>
<td>Stamps, Securities, Passports and Tickets</td>
<td>$1,500</td>
</tr>
<tr>
<td>Business Property</td>
<td>$1,500</td>
</tr>
<tr>
<td>Trading Cards and Comic Books</td>
<td>$2,500</td>
</tr>
<tr>
<td>Watercraft including trailers and accessories</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

Your policy covers the theft of these items up to the limit below. Do you need more?

<table>
<thead>
<tr>
<th>Asset</th>
<th>Coverage limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flatware, Tableware</td>
<td>$5,000</td>
</tr>
<tr>
<td>Rugs and Tapestries</td>
<td>$10,000</td>
</tr>
<tr>
<td>Tools, Tool Boxes, Benches and Cabinets</td>
<td>$7,500</td>
</tr>
<tr>
<td>Firearms and Related Accessories</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

Don’t forget about coverage for additional assets. Do you have any of the following?

- Home Business
- Special Family Need
- Vacation home
- Watercraft
- Home that you rent to others

Your American Family Insurance Condo policy does not provide coverage for flooding or rising water. Flood insurance may be available through the National Flood Insurance Program (NFIP). American Family Insurance is a participating company in the National Flood Insurance Program (NFIP). NFIP is managed by the Federal Emergency Management Agency (FEMA), a component of the U.S. Department of Homeland Security (DHS). Flood insurance is a separate policy underwritten by NFIP.
Protection for the Unexpected

Accidents happen…and as a condo owner, you can be held liable for injuries to guests and others, that occur in your home due to unsafe conditions or unfortunate circumstances.

Your policy can help provide financial protection against covered liability claims and lawsuits brought by others for accidental bodily injury or damage to their property caused by your personal activities, your children or your pets.

LIABILITY COVERAGE

- Acts of the Insureds’ Pets
- Claim and Defense Expenses
- Liability Due to Unpaid Volunteer Services
- Liability to Others
- Loss Assessment
- Negligent Acts of the Insureds’ Children

If your condo association is insured by American Family, having your condo policy with us as well is an important advantage. If you and your condo association ever have a claim for a covered loss*, and both the building and your unit are insured by American Family, we will waive your deductible* which saves time and means less hassle for you.

* For all covered real property losses except if caused by earthquake. Real property includes built-in components, attached fixtures, alterations, additions, improvement, and permanently attached floor coverings.

Varies by state and may be subject to change.
OPTIONAL COVERAGES

Peace of Mind
- Additional Living Expense (already included – Coverage D)
- Identity Fraud Expense Coverage (reimburses you up to $25,000 for expenses associated with identity restoration)
- Personal Injury (adds liability coverage for libel, defamation or slander)
- Earthquake Coverage
- Freezing of Whirlpool, Hot Tub, or Spa Coverage
- Pier, Wharf, and Boat Dock Collapse Coverage
- Sewer Back-up, Septic Back-Up and Sump Overflow Coverage
- Scheduled Structures Away from the Residence Premises

Your Personal Belongings
- Personal Property Replacement Cost Coverage
- Itemized Personal Property Coverage (broadens coverage for a single item)
- Jewelry, Gemstones, Watches and Furs Coverage
- Personal Property Increased Special Limits Coverage (increases coverage limit on a personal property category)
- Pet Coverage (provides up to $1,000 for veterinarian or funeral expenses for your pet as a result of a covered loss)
- Limited Livestock Coverage

Home Business
- Additional Premises Liability Coverage (extends liability coverage for rental dwellings)
- Home Day Care Coverage
  - Business Property Coverage
- Limited Home Business Coverage
  - Business Property Coverage
- Rented Farmland Liability Coverage
- Temporary Rental to Others Coverage (provides coverage for up to 62 days)

Special Family Needs
- Additional Insured Coverage
- Family Member Occupying the Dwelling Coverage
- Additional Insured — Trust Coverage
- Nursing/Assisted Living Facility Personal Property and Liability Coverage (provides up to $15,000 renter-type coverage for a family member in an assisted living or nursing home)

Your Home Away From Home
- Additional Owners Coverage
- Freezing of Whirlpool, Hot Tub, or Spa Coverage
- Pier, Wharf, and Boat Dock Collapse Coverage
Bundled is Better
Save more by putting all your protection under one roof with our Multi-Product Discount.
To Report A Claim
When your home is insured with American Family Insurance, you have a team of professionals behind you, including an agent who knows you and claim representatives who specialize in helping people through very difficult times. You may report a claim through your agent, online at AmFam.com or by calling our 24-hour claims line at 1-800-MY AMFAM (692-6326).

POLICY COVERAGES

Here’s a brief explanation of the various coverages on your policy declarations page.

Coverage A: Dwelling
Pays to rebuild or repair your condo unit.

Coverage C: Personal Property
Covers your personal belongings, including furniture, clothing and appliances you own, if they are stolen, damaged, or destroyed.

Coverage D: Loss of Use
Pays for additional living expenses if your home is uninhabitable due to a covered loss.

Coverage E: Personal Liability
Protects you against financial loss if you are sued and found legally responsible for someone else’s injury or property damage due to a covered loss.

Coverage F: Medical Expense
Covers medical payments to others due to a covered loss, regardless of your legal responsibility.
American Family offers a variety of insurance products to cover you, and your family, at every stage in life. The trusted advice of your American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they evolve along the way. Make sure you have protection for everything that matters most to you.

This brochure represents only a brief description of coverages and is not part of your policy. Insurance policy terms and conditions may apply. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.


Printed on recycled paper. Please recycle.