GOLD STAR HOMEOWNERS INSURANCE

PROTECTING YOUR DREAMS
HOME IS WHERE THE REAL YOU LIVES.

You're the type who pays attention to detail. You keep up to date. From the curb to the backyard, you take pride in your home and it shows. Now consider how much it would cost to replace the belongings you love, not to mention the things you need, if they were to be damaged, destroyed or stolen. You've worked hard for your home and it is a reflection of you. Protect it and your dreams. Homeowners insurance from American Family can be surprisingly affordable. Visit amfam.com to locate an agent or request a quote. Just as you take pride in your home, your American Family agent takes pride in helping to make sure your coverage needs are met, your questions answered and any claims are handled quickly and completely.

Welcome home.

COVERAGE CUSTOMIZED TO MEET YOUR NEEDS.

Our Gold Star policy is designed for homeowners like you, with a higher level of coverage that's customized to fit you and your home. With increased protection for your home and personal property, an American Family agent can help make sure your coverage needs are met. Plus, visit amfam.com and check out our Interactive Home for home safety and maintenance tips and advice on how you can better protect your property, belongings and family's financial well-being.
Perils and Events
Protecting your property is what homeowners insurance is for. Gold Star property coverage insures your home and possessions as well as additional structures on the premises against damage from hazards such as these:

**Other Covered Losses**
A Gold Star policy includes comprehensive protection beyond the events and perils listed to take care of you and your property:

- Building Collapse
- Credit/Debit Card, Checks, Forgery and Counterfeit Money
- Debris Removal
- Emergency Removal of Property
- Fire Department Service Charge
- Fungi (Mold) or Bacteria
- Inflation Protection
- Lock and Garage Door Remote Replacement
- Loss Assessments
- Ordinance or Law
- Trees, Shrubs, Plants and Lawns

**Unlivable Conditions**
- Additional Living Expense
- Fair Rental value

*Sudden and Accidental Damage*
A Gold Star policy covers most types of sudden and accidental damage, such as:

- Accidental Building Damage
- Building Damage from Wild Animals (Not Squirrels or Rodents)
- Chipped Sink
- Scorched Counter Surface
- Siding Damaged by Airborne Object
- Water Damage to Building*
- Water Damage from Plumbing, Heating or Cooling System*

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*Your policy may exclude water damage from exterior pipes from outside your home. Your policy excludes water damage due to sewer backup and sump pump overflow unless special coverage is purchased for this type of loss. Please see your agent for details on this coverage.
**You must maintain heat in the building to prevent freezing of interior pipes.*
LIABILITY COVERAGE

PROTECT YOURSELF

Perils and Events
Accidents happen... and as a homeowner, you can be held liable for injuries to visitors that occur in your home due to unsafe conditions. 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 while in your home, caused by your personal activities or caused by your children or pets. Liability protection can also provide medical payments coverage—regardless of your legal responsibility—when an accident involves bodily injury to others. Policy coverages are subject to terms and conditions. Ask your agent about eligibility, policy amounts and limits.

Liability to Others
Damages or Injuries from Sports Activities
Acts of the Insureds’ Pets
Liability Due to Unpaid Volunteer Services
Negligent Acts of the Insureds’ Children
Medical Payments to Others (Regardless of Liability)
Claim and Defense Expenses
Damage to Property of Others (Up to $500)*
Acts of the Insureds’ Pets
Liability Due to Unpaid Volunteer Services

ADDED PROTECTION

A Gold Star homeowners policy is designed to fit most situations and provide ample coverage at an affordable price. You may prefer to leave even less to chance by taking advantage of these additional property coverage options as appropriate for your needs.

Property
- Identity Theft Coverage
- Sewer Backup and Sump Pump Overflow Coverage
- Matching Undamaged Vinyl or Metal Siding Coverage
- Detached Structures Coverage

Liability
- Personal Injury
- Additional Premises Coverage
- Home Day Care
- Office, School or Studio Use

OPTIONAL COVERAGE

*In Georgia and Washington, up to $2,000.

**Not available in Iowa.
REPLACING YOUR IRREPLACEABLES

A Gold Star policy provides a comfortable level of coverage for many homeowners, even with the limits on certain valuables. But every household is different. And the value of your personal property can add up fast. Consider all that you own by taking an inventory of all your assets. Then, your agent can help you fill in any of the gaps between your Gold Star coverage limit and the coverage you need.

Check out the DreamVault to create a room-by-room inventory of your belongings. Accessible by computer or smart phone at amfam.com/dreamvault.

RIGHT RATE & DISCOUNTS

American Family's approach to calculating rates focuses on your personal insurance characteristics. It factors in many elements—such as how long you've had a policy with us, your claims history, some credit information, deductibles, discounts and more—all to help ensure that you pay what's right for you.

Customer Longevity
If you've had your homeowners insurance with American Family for at least five years, your premium may be reduced.

Claim Free
If you haven't filed any chargeable claims for at least five years, your premium may be reduced.

Discounts
We’ll take the time to make sure you get all the discounts* you are eligible for. Plus put all your protection under one roof—you’ll get great coverage and save money too.
• Home & Auto Discount
• Home & Umbrella Discount
• Home & Cycle Discount
• New Home Discount
• Welcome Home Discount
• Home Security & Fire Protection Discount
*Discount availability and eligibility requirements vary by state and policy terms.

GOLD STAR PLUS AND ELITE

EXTRA PROTECTION

Our Gold Star Plus and Gold Star Elite coverage is designed to provide you with extra protection or additional coverage for your home, personal property and assets all in one affordable package. Ask your agent if you qualify. Coverage varies by state.

TO REPORT A CLAIM

When your home is insured with American Family, you have a team of professionals behind you, including an agent who knows you and a claims representative who specializes 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-MYAMFAM (1-800-692-6326).
Visit amfam.com to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

This brochure represents only a brief description of coverages. 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.


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