YOUR HOME IS A DREAM COME TRUE

You’ve worked hard for your home. It’s a special place filled with favorite things and favorite people. 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 Homeowners Insurance from American Family Insurance.

As you enjoy the security of home, you’ll appreciate the security in knowing American Family Insurance and 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

Protecting your property is what homeowners insurance is for. Property coverage ensures you’ll have the means to return your home and possessions as well as any additional structures on the premises back to normal should there be any damage from perils and events such as those listed on the opposite page.

Other Covered Losses

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

- Building Ordinance or Law Coverage
- Debris Removal
- Fire Department Service Charge*
- Fungi (Mold) or Bacteria
- Inflation Protection
- Lock Rekeying Coverage
- Loss Assessment
- Outdoor Trees, Shrubs, Lawn and other Plants

* In Arizona, this coverage is not provided by the policy.

** Your policy excludes water damage from any source when water comes into your home. 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.

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 American Family Insurance Homeowners 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.

**TAKE INVENTORY**

Our Homeowners 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
Protection for the Unexpected

Accidents happen…and as a homeowner, 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

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).
OPTIONAL COVERAGES

Peace of Mind

- Additional Living Expense (already included—Coverage D)
- Increased Building Limit Coverage (Included when your home is insured to at least 100% of replacement cost – increases your Coverage A limits by 20%)*
- Identity Fraud Expense Coverage (reimburses you up to $25,000 for expenses associated with identity restoration)
- Personal Injury (adds liability coverage for liable, 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

Back to Normal

- Roof Replacement Cost Coverage for Windstorm and Hail (provides replacement cost)
- Matching Undamaged Vinyl or Metal Siding Coverage
  - Dwelling
  - Scheduled Structures
- Cosmetic Hail Damage Coverage for Metal Roof or Siding (fixes dings and dents)
  - Dwelling
  - Scheduled Structures
- Earthquake Coverage
- Dwelling and Other Structures Replacement Cost Coverage**

Your Dream Home

- Increased Building Limit Coverage (Included when your home is insured to at least 100% of replacement cost – increases your Coverage A limits by 20%)*
- Dwelling Under Renovation, Repair or Remodeling Coverage (provides theft coverage for building remodeling materials)
- New Dwelling Under Construction Coverage (provides theft coverage for new construction building materials)
- Original Construction Coverage (for homes built 1940 or prior)
- 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
- Home Day Care Coverage
  - Business Property Coverage
- Landlord’s 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

* Available for Homeowners only.
** Available for Manufactured Homes only.
Bundled is Better
Save more by putting all your protection under one roof with our Multi-Product Discount.

HOW YOU CAN SAVE

We realize saving time and money is important to you. We offer many discounts to help save on your home insurance, such as:

- Home Purchase Discount
- Age of Home Discount
- Renovated Home Discount*
- Loyalty Discount
- Generational Discount (not available in Washington)
- Paperless Discount
- AutoPay Discount
- Customer Full Pay Discount (excludes payments made through a Third Party Interest)

We take the time to make sure you get all the discounts you are eligible for — you get great coverage and save money too.

More than Just Homeowners Insurance

It may be part of our name, but American Family does a lot more than insurance. We care about our customers’ safety and feel that it’s important to reward insureds with these safety discounts.

- Burglar or Fire Alarm System Discounts
- Sprinkler System Discount
- Gated Community Discount

With these preventative measure services, you’ll enjoy the security of knowing that we’re watching out for you and your family.

Tour our Interactive Home — an online home safety inspection checklist for renters. Visit amfam.com for home safety and advice on how you can better protect your belongings and your family’s financial well-being.
Here’s a brief explanation of the various coverages on your policy declarations page.

**Coverage A: Dwelling**
Pays to rebuild or repair your home.

**Coverage B: Other Structures**
Pays for damage to other, detached structures on your property such as garages, gazebos, sheds, and fences.

**Coverage C: Personal Property**
Covers your personal belongings, including furniture, clothing and appliances, 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.

**Coverage F: Medical Expense**
Covers medical payments to others, injured on or off your property, regardless of your legal responsibility.

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*Need help with the covered repairs?*

Our Certified Repair Program – Home offers pre-screened contractors. Call 1-800-MY AMFAM (692-6326) or contact your agent to locate a contractor near you.

(CRP-Home is not available for Manufactured Homes with an actual cost value loss settlement).
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 may 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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