

PROTECTION FOR RENTERS AND CONDOMINIUM OWNERS

SAFEGUARD YOUR POSSESSIONS AND FUTURE



IF YOU RENT A PLACE TO LIVE OR OWN A CONDOMINIUM UNIT, COULD YOU AFFORD TO REPLACE ALL OF YOUR POSSESSIONS IF THEY WERE STOLEN OR DESTROYED?

With GuideOne's Renters/Condominium policy, you get affordable property protection for all of your belongings, plus liability coverage for injuries and accidents.

PROPERTY PROTECTION

GUIDEONE'S BROAD PROTECTION COVERS YOUR PERSONAL PROPERTY AGAINST LOSSES RESULTING FROM:

- Fire and lightning;
- Theft;
- Smoke damage;
- Vandalism or damage due to malicious mischief;
- Water damage from sudden and accidental leakage or overflow of plumbing, heating, air conditioning systems and appliances;
- Explosion;
- Collapse of building; and
- Riot or civil commotion, including pillage or looting.

PERSONAL LIABILITY PROTECTION INCLUDED

THIS PROTECTION WILL HELP PAY FOR:

- Personal liability to tradespeople, guests or other invited persons if injured at your home;
- Medical expenses for injuries to others at your premises, regardless of liability;
- Damage to property of others caused by relatives living in the unit;
- Cost of defending certain liability lawsuits, including attorney fees, until coverage is exhausted; and
- Injuries to others arising from acts by family members who live in the unit or pets anywhere off your insured property.

NEW

LOSS OF INCOME PROTECTION

If you suffer a loss of income from a disability caused by an accident at your residence, your home mortgage, rent or lease payments will be paid up to \$7,500.

PLUS, THERE'S ADDED COVERAGE FOR:

- CDs or DVDs routinely kept in vehicles;
- Business property;
- Fire department service charge and additional living expenses;
- Loss assessment; and
- Condominium unit owners receive coverage for damage to inside walls and fixtures (higher limits are available).

CUSTOM OPTIONS

FOR EVEN GREATER PROTECTION, CHOOSE FROM OPTIONS INCLUDING:

- Additional coverages and higher limits for items such as electronics, computer equipment, jewelry, watches, furs, silverware, money, securities and more;
- Replacement Cost Coverage for your property with no deduction for depreciation;
- Identity Fraud Coverage to cover expenses relating to identity theft; and
- Personal Injury Liability Coverage.

ADDED SAVINGS FOR ELIGIBLE POLICYHOLDERS

Auto/Home Discount — Get a great discount on your Homeowners policy if GuideOne also insures your auto(s). Ask your agent how much you can save!

NEW

New Customer Discount — Possibility of up to a five percent discount for new customers.

Claim-Free Renewal Discount — Earn up to a 12 percent discount if you remain insured with GuideOne and claim free.

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This flier is not a contract. Please see the policy for details on coverage. Due to applicable state laws, certain coverages may not be available in your state. Some coverages may be subject to limitations. Please see your local GuideOne Insurance agent for product availability.

GuideOne welcomes all applications, without regard to religion, race, color, national origin, sex, handicap or familial status.