



Central Mutual Summit[®] Homeowners Policy

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Central Mutual Summit[®] Homeowners coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

The Ultimate in Protection at a Reasonable Price

The Central Mutual Summit[®] Homeowners Policy is the premier homeowners policy. It offers the maximum protection available at an outstanding price. What if...

- You lose your unscheduled diamond engagement ring while on vacation? You're covered for up to \$10,000 if you have a Central Mutual Summit[®] Homeowners Policy.
- Your home burns to the ground? A regular homeowners policy only pays replacement value up to the policy limits. With the Central Mutual Summit[®] Homeowners Policy, you can rest easy knowing we'll pay the cost of replacing your home even if the costs exceed the policy limits.
- A burst pipe causes water damage? The Central Mutual Summit[®] Homeowners Policy will pay to replace your damaged personal property without any deduction for depreciation.

But that's not all you get. In addition, you also receive these benefits with a Central Mutual Summit[®] Homeowners Policy:

- *Earthquake coverage* – for your home and personal belongings.
- *Broadened cause of loss protection* – covers every cause of loss except those specifically excluded in the policy.
- *Debris removal* – removal of fallen trees, regardless of damage, up to \$2,500.
- *Personal property away-from-premises* – provides up to 25% of Personal Property limit rather than the 10% the standard Homeowner's policy provides.
- *Credit card and forgery* – up to \$5,000 in coverage when your card is stolen or used without your authorization.
- *Refrigerated contents coverage* – up to \$1,000 in coverage for refrigerated or frozen food lost due to power failure.
- *Personal injury liability coverage* – provides you protection against wrongful eviction, slander, libel or violation of right of privacy.
- *Increased coverage limits on money, securities, watercraft, trailers, business property, silverware and guns.*
- *Lost, stolen or misplaced jewelry, watches, and furs* – up to \$10,000 in coverage.
- *Coverage for stolen keys* – up to \$1,000 to replace your home's locks when your keys are stolen.
- *Data recovery due to computer virus* – we'll pay up to \$1,000 to replace or recreate data if your computer gets a virus.



Fulfilling the Promise Since 1876



Trusted Choice® agencies are dedicated to you and are committed to treating you as a person, not a policy. To learn more about Trusted Choice®, visit www.trustedchoice.com.

- *Fire, police or paramedic service charges* – we'll pay up to \$1,000 on charges you may be assessed resulting from a covered loss.
- *Damage to property of others* – \$2,500 in coverage.
- *Loss of use of your home* resulting from a covered power outage.

Save Money On Your Premium

Central offers premium discounts for:

- Newer homes
- Smoke detectors
- Fire and burglar alarms
- Higher deductibles

— You can save even more with Central's **Package Discount**. Central will give you a discount on your car and homeowners premiums if Central writes both policies.

— In addition, we'll make Central's **Homeowners/Auto Deductible Waiver** available to you at no cost. If one loss damages both your home and auto, we will apply just one deductible to the loss if covered. (Not available in North Carolina.)

— Ask your agent for details!

Household Inventory

Should you experience a claim, a Household Inventory will help you provide your agent with the information they need to settle your claim quickly and fairly. It can also help determine if you have the right type and amount of coverage for the contents of your home. Ask your agent for a copy of the Household Inventory Brochure (2-4010) to guide you through the inventory process in just a few simple steps. An electronic version of the form is also available on www.central-insurance.com under "Tips and Tools."



Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by
A.M. Best Company

www.central-insurance.com

The Value of Online Solutions

Discover the value of Central's Online Solutions! The myCentral® policyholder website offers convenient, personalized services to manage your account needs quickly and easily. Report a claim, request a policy change, make a payment, view your auto ID card, and much more! For those always on the go, access essential myCentral® functions from your Apple or Android device with the myCentral® Mobile App. You can pay your premium automatically with no service fees when you use Electronic Funds Transfer (EFT) and you can receive your policy or billing statement electronically with our E-policy and E-billing options. When you GoGreen by enrolling in both E-billing and E-policy, you'll save some green with a \$5 credit per policy! (some restrictions apply). Visit www.central-insurance.com to learn how you can save paper, save time, and save money with Online Solutions!

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