



### Personal Liability

Pays for bodily injury or property damage to others, if you are liable, resulting from:

- Use of your home
- Unintentional acts committed by you or qualified family members
- The acts of your pets

### Medical Payments to Others

Covers medical payments for people injured at your home, other than residents of your household (limits available: \$1,000 to \$5,000)

### Additional Liability Coverage – included at no additional cost

- **Claims Expenses** – reasonable expenses incurred by an insured up to \$250 a day
- **First Aid Expenses**
- **Damage to Property of Others** – up to \$1,000 per occurrence
- **Loss Assessment** – up to \$1,000
- **Non-owned Recreational Vehicle Liability**



### Liability Coverage Options – available for an additional cost

- **Business Pursuits Liability** for incidental businesses you run from your home
- **Personal Injury Coverage**
- **Home Day Care** for licensed day care with 6 children or less; maximum liability limit \$300,000
- **Watercraft Liability & Uninsured Boaters** (mandatory if insuring the physical damage on a SPA)
- **Liability & Uninsured Snowmobile & RV** (mandatory if insuring the physical damage of a snowmobile or recreational vehicle on a SPA)

### Scheduled Personal Articles Floater

Coverage limits above those in the base policy can be purchased or your other property can be covered on one of our specialized floaters. Examples: boats, RVs, jewelry, fine arts, camera equipment, boating equipment etc.

You can choose a deductible to apply to each class of property covered.



### Farm Bureau Insurance offers a full array of insurance products including:

- Automobile Insurance
- Insurance for Business
- Umbrella Liability

### Life Insurance – Universal Life, Term Life and Traditional Whole Life and Annuities

#### Reasons to consider life insurance:

- Mortgage Protection
- To cover estate taxes
- Guaranteed College Tuition
- To maintain family income

### Could you benefit by speaking with one of our Estate Planning Specialists about

- Wealth Transfer
- Passing your home on to your heirs



This summary gives a general description. For all coverages, conditions, and exclusions, refer to the policy.

This advertisement contains only a basic outline of the coverages that are available from Farm Bureau General Insurance Company of Michigan. No coverages are provided by the advertisement and this advertisement is not an insurance contract. All coverages are subject to exclusions and conditions that are set forth in the particular insurance contract.

AGT525 (10-11)



MICHIGAN'S INSURANCE COMPANY

[www.farmbureauinsurance-mi.com](http://www.farmbureauinsurance-mi.com)



## Homeowner Coverage



### Dwelling Coverage

Coverage is provided for your home and separate structures like a detached garage, swimming pool, or a decorative fence.

Separate structures at the same location as your home (other than those used for business purposes) are covered for 10% of the value of your home. (Higher limits are available for additional premium.)

Coverage is provided on a Named Perils basis. These perils are listed on the following page.

### Personal Property Coverage

Coverage is provided for up to 60% of your dwelling value. (Higher limits are available)

Personal property is covered anywhere in the world.

Coverage is provided on a Named Perils basis. These perils are listed on the following page.

### Dwelling and Personal Property Deductible Options

\$100, \$250, \$500, \$750, \$1,000, \$1,500, \$2,500, \$5,000, \$7,500 and \$10,000

### Loss of Use

Coverage is provided for additional living expenses if your home is unfit to live in due to a covered loss.



MICHIGAN'S INSURANCE COMPANY

[www.farmbureauinsurance-mi.com](http://www.farmbureauinsurance-mi.com)



## Named Perils Coverage

- Fire and Lightning
- Windstorm and Hail
- Explosion
- Riot and Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism and Malicious Mischief
- Theft On or Off Premises
- Falling Objects
- Weight of Ice, Snow, or Sleet
- Accidental Discharge or Overflow of Water or Steam
- Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging of Hot Water Heating System
- Freezing
- Sudden and Accidental Damage from Artificially Generated Electrical Current
- Volcanic Eruption



## Dwelling Property Coverage – options available for an additional cost

**Special Form Dwelling** coverage protects against loss from most perils, except those specifically excluded under the policy. Common exclusions include wear and tear; earthquake; flood; and damage caused by birds, vermin, insects, or domestic animals (if owned by the insured).

**Guaranteed Replacement Cost** coverage is available for many dwellings. Guaranteed Replacement cost means there is not a cap on the loss settlement insurance amount to replace your dwelling. (To maintain this coverage you must report all additions and improvements to your home that exceed \$5,000.)

**Extended Replacement Cost** coverage is available for many dwellings. This option caps the loss settlement insurance amount to replace your dwelling at 125% of the value insured. (To maintain this coverage you must report all additions and improvements to your home that exceed \$5,000.)

**Replacement Cost** coverage is available for many dwellings. The loss settlement insurance amount to replace your dwelling is based on the amount needed to replace the property without deduction for depreciation subject to the value insured.

**Residence Glass** waives the deductible for glass breakage to windows and door glass with the exception of stained glass, greenhouse glass, radiant and solar heating panels, chandeliers or light fixtures, mirrors, and similar items.



## Additional Property Coverages – included at no additional cost

- **Debris Removal** – additional 5% of dwelling value
- **Landscape Trees, Shrubs, Plants & Lawns** max \$1,000 per item for damage caused by certain perils
- **Fire Department Service Charge** – \$500 (higher limits available)
- **Credit Card, Fund Transfer Card, Forgery & Counterfeit Money** – \$500 (higher limits available)
- **Food Spoilage** – \$250
- **Outdoor & Satellite Antenna Systems** – \$1,000 (higher limits available)
- **Ordinance or Law** – 10% of dwelling coverage (higher limits available)
- **Grave Markers** – \$5,000
- **Identity Theft Recovery expense** – \$1,000 (higher limits available)
- **Horse Tack** – \$1,000
- **Equipment Breakdown** – \$50,000 for specific covered equipment that is part of the Dwelling or Other Structures
- **Water Backup and Sump Discharge or Overflow** covers losses up to \$2,500 caused by water which backs up through sewers or drains, or water which overflows from a sump. The policy deductible applies to this coverage. Flood is excluded. (Increased coverage is available for limits up to \$50,000.)

- **Fungi, Wet or Dry Rot, or Bacteria** up to \$10,000 for the cost to repair or replace damaged property, removal of the Fungi, wet or dry rot, or bacteria and the cost of air testing. Coverage applies when such costs are the result of a covered loss from a peril insured against.

## Limitations on Certain Personal Property

- \$250 for money
- \$1,500 for watercraft and their trailers
- \$1,500 for trailers not used with watercraft
- \$2,500 for theft of jewelry, watches & furs
- \$2,500 for theft of silverware, etc.
- \$2,500 for theft of guns
- \$1,000 on property used in a business
- \$15,000 on vehicles used to service the residence premise
- \$1,500 on electronics in or upon a motor vehicle if capable of being powered away from vehicle
- \$250 for loss to tapes or CDs while in a motor vehicle
- \$2,500 for loss to trading cards and comic books



## Personal Property Coverage – options available for an additional cost

**Special Personal Property** protects against loss from most perils, except those specifically excluded in the policy. Example: If you have a 52” large screen TV that is dropped & accidentally broken, it is covered under “Special Form.” Many companies only offer “Named Peril” coverage and would not cover this accidental loss.

**Personal Property Replacement Cost** extends coverage to include the cost of repair or replacement without the deduction for depreciation. (Antiques are settled at actual cash value rather than replacement value.)

**Select Homeowners** is a package endorsement that includes: Tree Debris Removal for \$1,000, Locksmith Service for \$250, Federal Check coverage for \$2,500, Lost Pet Expense for \$250 and Waterbed Discharge and Collapse coverage (amount determined at time of loss).

**Homeowner Plus** is a package endorsement that includes: Money coverage for \$500; Theft of Guns, Jewelry, Silverware for \$5,000; Business Property for \$10,000 On Premise and \$1,000 Off Premise; Watercraft and Trailers for \$2,000.