

# Home Insurance

At Western National, we can protect many styles of homes, whether a primary residence or a lake home. We focus on protecting individuals and families with the right coverage, so you can focus on what matters to you.

## Featured Benefits

- **Penalty-Free Promise<sup>®\*</sup>**  
Available with our Signature Home product providing that peace of mind knowing you will never pay a higher rate if an unfortunate occurrence results in a claim.
- **Top-Rated Local Claim Service**  
Our expert Claims Representatives in the Midwest are committed to providing you with fair, helpful, and timely claim service, every time.
- **Additional Coverage to Replace Your Home<sup>\*</sup>**  
If the cost to repair or replace your home exceeds the limit purchased, a limit of 125%, 150%, or Guaranteed Replacement coverage is available.
- **Protective Device and Smart Home Technology Discounts**  
Available discounts to you if you have protective devices to keep your home safe, such as burglary and fire department alarms, smart thermostats, or water shut off systems.
- **Cyber Liability**  
\$10,000 or \$25,000 available coverage for Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, and Breach Notification Cost.

\* "Penalty-Free" means your rates are never increased as a result of losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.



# The preferred solution for your **home insurance** needs!

## CUSTOMIZE YOUR POLICY

- **Additional Coverage Offerings**

You can choose to add a wide variety of coverage options, including:

- Personal Property Replacement Cost
- Homeowner Equipment Breakdown
- Incidental office / business occupancy
- Jewelry, silver, furs, and fine arts
- Protection for loss assessment
- Golf carts and motorized bicycles
- Sewer and Water Backup Coverage

- **Underground Service Line Coverage**

Western National's Underground Service Line coverage pays to replace or repair exterior service lines that fail or are damaged.

- **Personal Injury Liability Coverage**

Protection against loss due to libel, slander, defamation of character, and invasion of privacy.

- **Coverage to Protect Family Members**

- Coverage for Non-Resident Relative
- Personal Property Coverage for Designated Relative
- Coverage for Resident of Assisted Living Facility

- **Deductible Options**

You can choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.

- **Billing Options**

We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.

## ADDITIONAL BENEFITS

- **Identity Fraud Expense Coverage**

Each Home policy includes \$10,000 of coverage to help with expenses incurred as a result of identity fraud.

- **Common Loss Deductible**

You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.

*Please review your policy form for complete information about coverage and exclusions that apply.*

## QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Midwest.
- Products available exclusively through Independent Insurance Agents
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best



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