

More confidence

With home insurance that's right for you

The Parker Family
Clients since 2009



Experience more.™

Select the home coverage to meet your needs.

Since the proper home insurance protection looks different for everyone, we offer more coverage options, plus additional protection at an extra cost. Our most common coverages are:

Basic coverage (Broad Form)

Our standard coverage protects your home and belongings from common causes of loss, called perils.

Premier coverage (Risk of Direct Physical Loss)

Our most complete protection for your home includes everything you receive with our basic policy, plus extra protection for additional types of physical damage losses to your home and belongings.

What common events are covered under my policy?

Depending on which coverage option you choose above, these causes of loss are typically included in your coverage. Please consult your policy for a full list of these events and coverage details. Examples are provided for illustrative purposes only. All coverage is subject to policy terms, conditions and exclusions.

- Fire or lightning
- Hail
- Windstorm
- Vandalism
- Theft
- Smoke
- Falling objects, like trees
- Weight of ice, sleet or snow
- Electrical damage
- Frozen pipes
- Explosions (ex: from a gas grill)
- Removal of property damaged by an event, like a fire
- Riot or civil commotion
- An object, like a vehicle, crashing into your home
- Glass breakage (ex: from a tree branch or baseball)
- Volcanic eruption
- Heating or air conditioning units suddenly leaking or breaking apart
- Power surge damage to appliances
- Damage from spilled paint
- Breakage of antiques

Liability and Medical Payments Coverage

Liability and Medical Payments Coverage are automatically included with each of our home insurance options listed above. Liability coverage protects you when people, other than those who live in your home, are injured while they're on your property. You may have a legal responsibility to people hurt in your home or on your property. Insurance will pay up to a certain amount, or limit, selected by you. Limits often range from \$100,000 to \$1,000,000.



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For example:¹

Your neighbor comes over to visit and slips on your icy front steps. She breaks her arm and is out of work for several weeks until it heals. This coverage would help you cover her expenses and income you might be liable for during that time.

You can select from these available limits:

- \$100,000
- \$200,000
- \$300,000
- \$500,000
- \$1,000,000

Medical Payments Coverage pays for the medical costs if someone's hurt on your property, regardless of who was at fault.

Using the same scenario, this would cover any medical costs related to your neighbor's injuries.

You can select from these available limits:

- \$1,000
- \$2,000
- \$5,000
- \$10,000
- \$25,000

¹ Examples are provided for illustrative purposes only. All coverage is subject to policy terms, conditions and exclusions.

What's a deductible and how does it work?

Your deductible is the amount of money you pay on your own before your insurance kicks in. If you choose a low deductible, you're taking on less risk, so your premium will go up. A higher deductible means more risk for you and your bill goes down.

How do I know what my deductible is?

You get to decide up front. Our available deductible options are:

- \$100
- \$250
- \$500
- \$1,000
- \$2,000
- \$5,000
- \$10,000

Percentage deductibles based on your selected coverage limit may also be available. Talk to your rep to find out more.

This chart gives you a quick overview of how our coverage options compare.

Make sure to refer to your policy for specific questions or information regarding your coverage.

Coverage	Standard	Premier
Helps repair/rebuild your home if it's damaged during a fire, storm, tornado, etc.	✓	✓
Helps repair/replace your belongings if they're damaged or stolen	✓	✓
May help pay some medical bills for visitors injured in your home or on your property	✓	✓
Helps pay legal bills for visitors injured at your home or property or if you damage someone else's home (Ex: If you hit a golf ball through someone's window)	✓	✓
Helps rebuild your home if it's damaged or destroyed (<i>called Replacement Cost</i>)	✓	✓
Provides protection for a single occurrence of physical damage to the structure of your home, like floor tiles damaged from a paint spill ²		✓
Provides protection for a single occurrence of physical damage to the belongings in your home, like furniture damaged from a paint spill ²		✓

² Not all physical damage losses are covered. Review your policy for contract exclusions. Examples are provided for illustrative purposes only. All coverage is subject to policy terms, conditions and exclusions.

Choose your loss settlement options

You choose how your property will be valued in case of a loss. Your options include different levels of coverage like actual cash value or replacement cost. Your rep can help you decide which option works best for you.

Actual cash value

Actual cash value (ACV) protection is the dollar amount you'd receive if your home or belongings are damaged. ACV subtracts for the reduced value of the item due to time, and wear and tear, or depreciation.

What does that mean? Here's an example:

If you purchased a smart TV for \$1000 two years ago, and it's damaged today, you'll be reimbursed for the current cost of the TV (what you'd pay for it today), minus depreciation. The reimbursement will not be equal to what you originally paid for the TV.

This also applies to your home. If you purchased a brand-new home five years ago and it's damaged or destroyed, the amount available to rebuild or repair under ACV is limited. It includes the cost of labor and construction materials, minus depreciation, up to 100% of the coverage amount you set for your policy. If construction costs have gone up, or the value of your house has gone down, this may not provide you with enough money to fix the damage.

Replacement Cost

This coverage helps you rebuild if your home is damaged or destroyed. You set the amount of coverage you have.

Replacement Cost includes the cost of labor and construction materials, but doesn't subtract for depreciation, so it's based on today's costs. Even though it accounts for inflation, it only covers up to 100% of the coverage amount you set for your policy. With this option, your claim will be settled at actual cash value first. Once the repairs have been completed, you'll be reimbursed up to your coverage amount.

Extended Replacement Cost includes the cost of labor and construction materials, up to 120% of the coverage amount you set for your policy and accounts for inflation. So, if construction costs have gone up or the value of your house has gone down, you have some extra coverage to help you rebuild.

How we stand out

Additional Replacement Cost includes the cost of labor and construction materials, with no limit, and accounts for inflation. We're one of a few insurance companies to offer this type of coverage.

It's important to walk through these coverages with your rep since requirements for extended and additional replacement cost vary by state. Our reps can offer you coverage options so that you select the right coverage for your situation.



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Additional coverages³

These coverages are not included in any of our base coverages, but are available for you to add to your protection at additional cost.

Scheduled Personal Property

If you have expensive items, like jewelry, electronics or collectibles, you may want to list them separately from your home policy to increase the protection you have in case they are stolen or damaged.

Umbrella coverage

You can add extra liability protection on your home and auto policies to help cover risks like libel, false arrest, slander and more.

Earthquake endorsement

This coverage protects your home and belongings from damage caused by an earthquake, including land shock waves, lava flow or tremors caused by a volcanic eruption.

Flood insurance

If your home is in a community that participates in the National Flood Insurance Program, and you qualify for coverage, your COUNTRY Financial rep can help you secure federal flood insurance. Detailed information about the National Flood Insurance Program is available at [fema.gov](https://www.fema.gov).

Identity Theft Expense Coverage and Advocacy Service Coverage

If someone steals your identity or takes over your checking account, this coverage will cover up to \$25,000 of expenses. Advocacy service coverage pairs you with a fraud resolution expert. They'll work with you to help restore your identity, up to 12 months after the theft occurs.

Sump Pump Failure/Backup of Sewer or Drain Coverage endorsement

If you have a finished basement, consider adding this coverage. If you are eligible, it helps with water damage to your home and belongings caused by:

- an overflow of an inside sump pump or sump pump well or
- water backup through sewers or drains

You can select coverage amounts in increments of \$1,000. The limits available to you depend on where you live.

Service Line⁴

Service lines are the exterior underground piping and wiring connected to your home. They include permanent connections, valves or other attached devices that provide services to your home. When service lines break, they're expensive to repair. While some utility companies offer alternative service contracts, in some cases, they're expensive and may not cover outdoor property damage or other costs related to the loss. Service Line coverage provides up to \$2,500 for broken lines 50 years or older, up to \$10,000 for broken lines less than 50 years old with an overall cap of \$10,000 for any one occurrence.

⁴ Service Line Coverage and associated services reinsured under an arrangement with The Hartford Steam Boiler Inspection and Insurance Company ("HSB"). All rights reserved. This document is intended for informational purposes only and does not modify or invalidate any of the terms or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form.

³ Not an inclusive list. Coverages and discounts not available in all states. Details of coverage, limits, or services may not be available and vary in some states. Contact a COUNTRY Financial Representative for more details.

Discounts

Our discounts can help you get the quality coverage you need at a cost you can afford.⁵

Multi-Policy Discount

When you have home insurance and another policy (like life or auto) with us, you could save some money.⁵

Safe Home Discount

Get rewarded when you have a security alarm, fire alarm, and/or sprinklers.

New Home Discount

You may qualify for this discount if your home meets the requirements of a newer home in your state.

Hail-Resistive Roof Discount

If your home's roof meets certain testing standards, you can qualify for this discount.

New Roof Discount

If you have removed and replaced your roof recently, that new roof could save you money.

Safe Heat Discount

You can save if your home doesn't have a solid fuel burning unit, like a wood burning stove.

New Wiring Discount

If you have new or upgraded electrical wiring, you could get a discount. Older homes with upgraded wiring require documentation from an electrical contractor or building inspector that shows all electrical components are updated.

Welcome Discount

Available to new clients and ends after the policy is three years old.

Claim Free Discount

Get rewarded when you go five years without certain types of home claims (with us or any other insurer).

Loyalty Discount

Available to clients who've been insured with us for three years or longer.

Good Payer Discount

Get rewarded when you make your payments on time for three years.

Smart Home Discount

You could save when you equip your house with smart home technology, like smart thermostats, smart theft systems, water leak detectors or smart fire/smoke detectors.

Backup System Discount

You may qualify when you have the sump pump endorsement and a backup system, like a permanently installed generator.

⁵ Not an inclusive list. Coverages and discounts not available in all states. Details of coverage, limits, or services may not be available and vary in some states. Contact a COUNTRY Financial Representative for more details.

⁶ Qualifying Auto, Life and Disability Income Insurance policies are issued by COUNTRY Life Insurance Company® or its insurance subsidiaries. Qualifying investment products and services offered by COUNTRY Capital Management Company® and/or COUNTRY Trust Bank®.

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Home insurance policies issued by COUNTRY Mutual Insurance Company[®], COUNTRY Preferred Insurance Company[®] or COUNTRY Casualty Insurance Company[®], Bloomington, IL.

This brochure describes the highlights of the home insurance policy issued by COUNTRY Mutual Insurance Company[®], COUNTRY Casualty Insurance Company[®], or COUNTRY Preferred Insurance Company[®] and is not a contract or statement of coverage. In certain instances, coverage may be available through either an endorsement purchased for an additional premium or another type of policy. For a complete description of all coverage, options, exclusions and limitations, please refer to the policies.

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