



PERSONAL SERVICE  
PEACE OF MIND

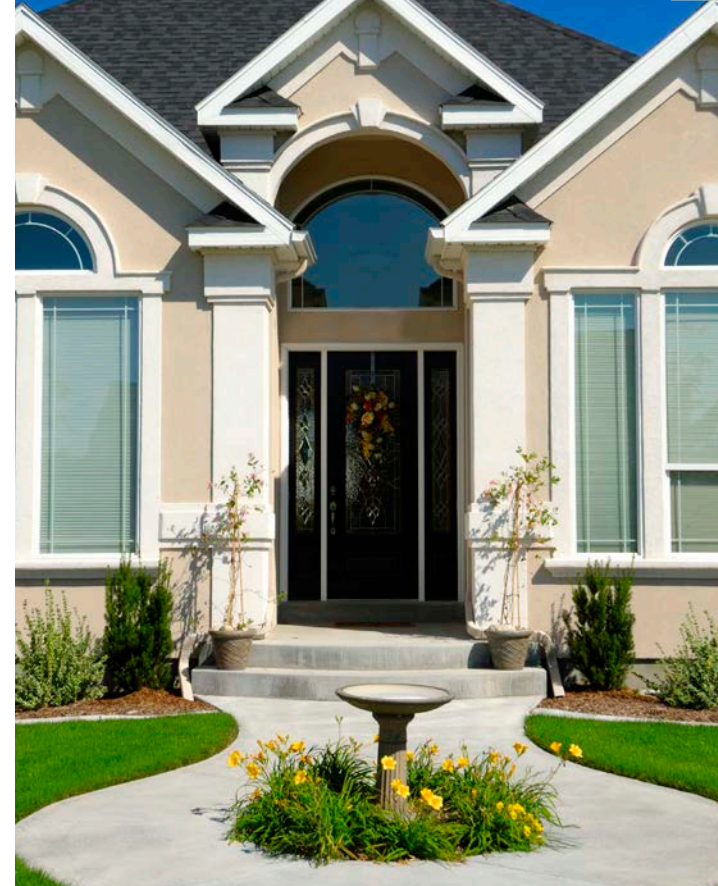
For more information about Homeowner Insurance coverage, contact your Independent Badger Mutual Insurance Agent.

*This brochure is intended to highlight the features of the policy but is not intended to imply contractual specifications. Please refer to policy for detailed descriptions of coverage, limitations and exclusions. This brochure is NOT part of your policy.*



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[www.badgermutual.com](http://www.badgermutual.com)



The Heart of Your Insurance Protection

**HOMEOWNERS INSURANCE**

*Protecting What's Yours*



The Heart of Your Insurance Protection

Homeowners insurance protects your greatest asset. It also provides invaluable liability protection from an ever increasing litigious world.



Badger Mutual has been providing insurance to auto owners since 1891. When you purchase protection from Badger Mutual, you can expect the following:

- ♥ Friendly, personal service
- ♥ Competitive rates
- ♥ Comprehensive coverage
- ♥ Prompt and fair claim service
- ♥ Convenient billing options

#### AVAILABLE DISCOUNTS

- ♥ 10% when you insure both your home and auto with Badger Mutual;
- ♥ Valued customer renewal discount after 24 "claim free" months of continuous coverage;
- ♥ For smoke alarms and central station alarms;
- ♥ New home credit.



Understanding the types of home insurance coverage options will help you make choices that are right for you.

#### Physical Damage Coverage for

- ♥ Your dwelling;
- ♥ Other structures such as detached garage or sheds;
- ♥ Your personal property on or off the premises; and
- ♥ The loss of use to help pay extra living expenses after a loss.

#### Liability Protection

Gives you protection for liability claims against you by other persons outside of your household.

#### Optional Coverages include:

- ♥ Your dwelling;
- ♥ Increased limits on liability coverages;
- ♥ Replacement cost on personal property;
- ♥ Coverage on computers, water backups or sump overflows, as well as new dwellings under construction;
- ♥ Inflation guard coverage;
- ♥ Earthquake coverage.
- ♥ Personal injury;
- ♥ Identity fraud and financial loss coverage;
- ♥ Additional amount replacement cost coverage; and
- ♥ Builders risk.