

State Auto®

# PERSONAL LINES

CONNECT

## HOME PRODUCT GUIDE



# Personal Lines Home Product Offerings

Our Personal Home products gives you the choice of three offerings (as well as [Condo](#) and [Renter](#) options) with different levels of coverage options.

Coverage/Benefit	Standard	Protection Plus	Premier
Additional Living Expense	Shortest time	Shortest time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Special Additional Amount of Coverage A	Not Available	25%	25%
Coverage B Other Structures – Percent of coverage A	10%	10%	20%
Coverage C Personal Property – Percent of coverage A	50%	70%	75%
Coverage D Loss of Use – Percent of coverage A	30%	30%	Unlimited up to 24 Months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Fire Department Service Charge	\$500	\$1,000	\$1,000
Firearms (Theft)	\$2,500	\$2,500*	\$5,000*
Freezer Contents (\$50 Deductible)	Available Optional Coverage	\$1,000	\$1,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
Golf Cart – Rented	Not Available	\$5,000	\$5,000
<a href="#">HomeXtended®</a>	Not Available	Available Optional Coverage	Included

*In Texas, we offer \$10,000 limit for loss by theft, misplacing or losing of firearms and related equipment.*

For North Carolina Personal Home policies, click [here](#).



# Personal Lines Home Product Offerings

CONTINUED

Coverage/Benefit	Standard	Protection Plus	Premier
Identity Fraud Expense	Available Optional Coverage	\$15,000	\$15,000
Jewelry, Watches, Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000
Land Restoration	Not Available	Not Available	\$5,000
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available Optional Coverage	Available Optional Coverage	Available Optional Coverage
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available Optional Coverage	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Replacement Cost Coverage C	Available Optional Coverage	Included	Included
Rodent, Birds and Insects	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Trailers not used with Watercraft	\$1,500	\$2,000	\$3,000
Trees, Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available Optional Coverage	Available Optional Coverage	\$100,000
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included

Check out more information by clicking on the offering below:



# Personal Lines Home Product Offerings

Our **Standard** offering includes these important coverages:



Additional Living Expenses/Fair Rental Value



Coverage C Personal Property - 50%



Open Peril Personal Property Available



Theft of Jewelry, Watches and Furs - \$1,500



Coverage B Other Structures -10%



Coverage D Loss of Use - 30%



Watercraft - \$1,500



Increased Horsepower for Outboard Motor Liability

## Optional Coverages

### Replacement Cost

For an additional premium, this endorsement provides Replacement Cost Coverage for Coverage C Personal Property.

### Identity Theft Protection

For an additional premium, you can purchase our Identity Fraud Expense Coverage, which includes recovery services, education and prevention assistance and fraud expense coverage up to \$15,000. *Personal Injury coverage is also available for purchase.*

Learn more [here](#).

## Available Discounts

Click [here](#) for details on the discounts available.



# Personal Lines Home Product Offerings

Our **Protection Plus** offering includes these important coverages:

**COVERAGE A**

### Specified Additional Limit of Coverage A

- 25% additional limit for increased cost to rebuild

**COVERAGE C**

### Expanded Coverage C

- 70% of Coverage A included (vs. 50% in our Standard offering)
- Open Peril available on HO5
- Replacement Cost included



### Identity Fraud Expense

- Protection for the cost of recovering your identity from fraud up to \$15,000



### Coverage for Golfers

- Golf Cart Liability to and from golf course on public roads
- Rented Golf Cart coverage up to \$5,000



### Watercraft

- Watercraft Liability (outboard motor up to 75 horsepower Watercraft (including trailers) covered up to \$2,000



### Freezer Contents

- \$1,000 in coverage for freezer contents ruined due to a covered loss
- \$50 deductible

## These coverages are included with Protection Plus, but not Standard:

- Arson, Fraud or Theft Reward coverage up to \$1,000
- Computer Equipment Off Premises Used in Business up to \$2,500 (\$500 in Standard)
- \$3,000 for Credit Cards (\$500 in Standard)
- \$5,000 Loss Assessment (\$1,000 in Standard)

- Personal Injury Liability
- Lock Replacement
- Debris Removal
- Fire Department Service Charge \$1,000



# Personal Lines Home Product Offerings

Our Premier offering includes these important coverages:

COVERAGE

**A**

## SPECIFIED ADDITIONAL LIMIT OF COVERAGE A

- 25% additional limit for increased cost to rebuild



## COVERAGE FOR GOLFERS

- Golf Cart Liability to and from Golf Course on Public Roads.
- Rented Golf Cart Coverage up to \$5,000.

COVERAGE

**B**

## EXPANDED COVERAGE B

- 20% of Coverage A.

COVERAGE



## LOSS ASSESSMENT COVERAGE

- Increased to \$10,000.

COVERAGE

**C**

## EXPANDED COVERAGE C

- 75% of Coverage A included (vs. 50% in Standard and 70% in Protection Plus).
- Open Peril Available on HO5.
- Replacement Cost included.

**P+**  
PROTECTION PLUS

## AND ALL OF THE BENEFITS OF OUR PROTECTION PLUS OFFERING

- Personal Injury Coverage.
- Watercraft Liability.
- And more!

COVERAGE

**D**

## UNLIMITED COVERAGE D EXPENSE

- Unlimited dollar amount.
- Up to 24 months of unlimited coverage for Loss of Use.



## VOLUNTEER WRONGFUL ACTS

- Additional \$100,000 of liability coverage for customers who volunteer.



## INCREASED LIMITS FOR BUSINESS

- \$10,000 for business property on premises.
- \$10,000 for computer equipment off premises used in business.
- Additional options for working out of the home – home business and permitted occupancy for business use.

COVERAGE



## ADDITIONAL COVERAGE FOR SPECIAL ITEMS

- Vault coverage: \$25,000.
- Silverware: \$10,000.
- Securities: \$5,000.
- Jewelry: \$2,500 per article / \$5,000 per occurrence
- Land Restoration: \$5,000.
- Identity Fraud Expense Coverage: \$15,000.

### HomeXtended®

Our HomeXtended coverage is automatically included and could provide even more benefits.

### Work-at-Home Options

Home business, permitted occupancy and other endorsements may be available based on the business use of your home.



# Personal Lines Home Product Offerings – Condo

If your home happens to be a condo, we can offer you choices. Our Personal Home products gives those who own condominiums the choice of three offerings:

Coverage/Benefit	Standard (Condo)	Protection Plus (Condo)	Premier (Condo)
Additional Living Expense	Shortest time	Shortest time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Coverage D Loss of Use	50% of Coverage C	50% of Coverage C	Unlimited up to 24 months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Firearms (Theft)	\$2,500	\$2,500*	\$5,000*
Fire Department Service Charge	\$500	\$1,000	\$1,000
Freezer Contents (\$50 Deductible)	Available	\$1,000	\$1,000
Golf Cart – Rented	Not Available	\$5,000	\$5,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
<a href="#">HomeXtended®</a>	Not Available	Available	Included
Identity Fraud Expense	Available	\$15,000	\$15,000
Jewelry, Watches Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000

\*In Texas, we offer a \$10,000 limit for loss by theft, misplacing or losing of firearms and related equipment.



# Personal Lines Home Product Offerings – Condo

CONTINUED

Coverage/Benefit	Standard (Condo)	Protection Plus (Condo)	Premier (Condo)
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available	Available	Included
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Replacement Cost Coverage C	Available	Included	Included
Rodent, Birds and Vermin	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Trailers not used with Watercraft	\$1,500	\$2,000	\$3,000
Trees, Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available	Available	Included
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included



# Personal Lines Home Product Offerings – Renters

The choice to rent shouldn't limit your choices in home insurance. Our Personal Home products gives those who rent the choice of three offerings:

Coverage/Benefit	Standard	Protection Plus	Premier
Additional Living Expense	Shortest time	Shortest time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Coverage B Other Structures – Percent of coverage A	10%	10%	20%
Coverage C Personal Property – Percent of coverage A	50%	70%	75%
Coverage D Loss of Use – Percent of coverage A	30%	30%	Unlimited up to 24 Months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Fire Department Service Charge	\$500	\$1,000	\$1,000
Firearms (Theft)	\$2,500	\$2,500	\$5,000*
Freezer Contents (\$50 Deductible)	Available	\$1,000	\$1,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
Golf Cart – Rented	Not Available	\$5,000	\$5,000
<a href="#">HomeXtended®</a>	Not Available	Available	Included
Identity Fraud Expense	Available	\$15,000	\$15,000



# Personal Lines Home Product Offerings – Renters

CONTINUED

Coverage/Benefit	Standard	Protection Plus	Premier
Jewelry, Watches, Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available	Available	Included
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Replacement Cost Coverage C	Available	Included	Included
Rodent, Birds and Vermin	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Trailers not used with Watercraft	\$1,500	\$2,000	\$3,000
Trees, Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available	Available	\$100,000
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included



# Personal Lines Home Product Offerings

We have a lot of ways you can save on your Home insurance — see the variety of available discounts for yourself.



## Advance Quote

- Quote must be 8 or more days in advance of the effective date (based on original quote date)
- Applies to both primary and seasonal dwellings, for Homeowner and Condo policies (HO3, HO5, HO6)



## Fortified Home

- Applies to a one or two family dwelling that has been certified as meeting the requirements of the FORTIFIED for Safer Living® Standards
- Certificate must be submitted at new business for underwriting review
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)



## Multi-Policy

- Applies to insureds that have any of the following eligible policies written with State Auto:
  - Private Passenger Auto
  - Umbrella
  - Dwelling Fire
  - Seasonal/Secondary Home
- Also applies when there's a promise of a corresponding Auto, Umbrella, Dwelling Fire or seasonal/secondary policy
- Applies to Homeowner, Condo and Renter policies (HO3, HO4, HO5, HO6)



## New Construction

- Based on year of construction
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)



## Prior Carrier

- Applies to homeowner policies that have been continuously insured with the same prior carrier for at least three years



## Protective Devices

- A variety of discounts given for protecting your home (things like smoke detectors, security, and fire alarms)
- For the Central Station Alarm Discount, a certificate must be submitted
- Applies to Homeowner, Condo, Renter and Dwelling Fire policies (HO3,HO4,HO5,HO6 and DP1, DP2, DP3)



## Roof Construction

- Discount is based on roof material if tile, concrete, metal or slate, and age of roof
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)

Learn more about State Auto® discounts [here](#).



# Personal Lines Home Product Offerings

## HomeXtended® Endorsement

- Extra protection for your home and possessions. HomeXtended® coverage is automatically included in Premier policies and can be purchased with Protection Plus policies — it is not available for Standard policies.

Coverage	Limit
Cellular Phone Coverage	Up to \$ 500
Computer Personal Records Coverage	\$1,500
False Alarm Coverage	Up to \$1,000 aggregate limit per policy period
Fire Extinguisher Coverage	Up to \$250 per aggregate limit per policy period
GPS Coverage	Up to \$500
Increased ID Fraud Expense Coverage	\$10,000
Mortgage and Related Extra Expense Coverage	<ul style="list-style-type: none"> <li>■ Up to \$1,000 for acquisition cost for title searches, appraisal fees and application fees.</li> <li>■ Up to \$2,000 for additional monthly mortgage interest expense.</li> </ul>
Personal Property-Business Use Coverage	Up to \$5,000

Learn more about our HomeXtended® Endorsement [here](#).

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accident and losses, or satisfy federal, state and local codes, ordinances and regulations.