

# State Auto Connect® Standard, Protection Plus & Premier



Choose the level of protection that fits your Personal Home needs.

## Standard

Get the basics with some key optional coverages, like ID Theft protection and Replacement Cost for Personal Property.

## Protection Plus

A step up from the basics with additional and expanded key coverages. You also have the option to add our HomeXtended® Endorsement.

## Premier

When you need the best. Expanded coverages with higher limits, including special items like silverware and jewelry. Our HomeXtended® Endorsement is automatically included.

| 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                                      | Not Available | \$15,000        | \$15,000                  |

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



# State Auto Connect®

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| Coverage/Benefit  | Standard      | Protection Plus | Premier         |
|---|---------------|-----------------|-----------------|
| 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     | Available       | Available       |
| 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 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        |
| Special Additional Amount of Coverage A                     | Not Available | 25%             | 25%             |
| 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        |



# State Auto Connect®

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### HomeXtended® Endorsement Includes The Following

Included Under Premier

Available Under Protection Plus

Not Available Under Standard

| 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     | ACV/max \$500  |

Learn more about our Personal Home product offerings [here](#).

Learn more about about how Protection Plus and Premier offerings can help in those “what-if” moments [here](#).

*The information is provided solely for general informational purposes. 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. State Auto, the State Auto logo, State Auto Connect, and HomeXtended are registered trademarks of State Automobile Mutual Insurance Company. © 2021 State Automobile Mutual Insurance Company*