

# GrangeOne<sup>®</sup>

## Auto and Home Package Policy

### Who doesn't want life to be simpler?

With **GrangeOne**, you get an insurance policy that combines auto and home coverage in one convenient annual package.

You receive one combined bill, an annual renewal and fewer fees. And when you decide to work with an independent agent, you get objective advice about the coverage that's best for you and your lifestyle.



Not only does GrangeOne protect your most important assets—your home and car— it goes well above and beyond standard coverage.

#### Accidental death coverage

We'll cover up to \$10,000 in death benefits if a person covered by your policy dies due to certain perils covered by the homeowners part of your policy. We'll pay the same amount if a covered person dies in an auto accident in your car.

#### Arson or Theft Reward Coverage

If a good Samaritan reports information that leads to the arrest of an arsonist or thief, they're eligible for \$1,000 in compensation. (We might also give them a pat on the back.)

#### Child Seat Car Replacement

If your child restraint system is damaged in a covered auto loss, we'll reimburse you up to \$300 to replace it.

#### Increased Loss of Earnings Coverage

If we ask for help investigating or defending a lawsuit, you're covered for up to \$400 a day of lost pay.

#### Deductible Reimbursement Coverage

If your stolen vehicle is recovered thanks to an installed vehicle recovery system, you'll be reimbursed for your paid deductible.

#### Personal Effects Coverage

You're covered for up to \$500 if your personal items are damaged due to a loss while in your car.

#### Pet Injury Coverage

Because we know pets are like members of the family, we cover them, too — up to \$500 for an injury or death due to a covered auto loss.

#### Volunteer Wrongful Acts Coverage

If you commit wrongful acts while volunteering and are sued, we'll pay up to \$20,000 in compensation.

While our basic policy (which is anything but) covers all of the items just described, if you need additional coverage, we can take care of that, too.

#### Identity Theft Coverage

You hear it time and again that your personal information is vulnerable to theft. This coverage provides one-on-one services to help you regain your identity and your credit if you're the victim of identity theft.

#### Personal Auto Plus Endorsement

If your car is damaged, burglarized or needs replacement, you're covered for additional costs.

#### Personal Umbrella Coverage

If you or your family are named in a large lawsuit, this coverage protects you and your assets.

#### Rental Car Reimbursement

If you need to rent a car because yours has been stolen or damaged in a covered loss, we'll reimburse you up to a limit you select for this coverage.

#### Signature Home Endorsement

This addition gives you added coverage — and added peace of mind. You get expanded replacement costs and increased limits, above what's covered as part of the standard homeowners portion of your GrangeOne policy.

At Grange, we believe that offering great coverage is only one part of how we can help our customers.

Here are just a few of the other ways we're looking out for you.

#### Discounted Rates

When you switch to GrangeOne, you can receive a discount on your premium if:

- You've been a customer of Allstate, American Family, Nationwide, GEICO, State Farm or USAA for three years or more.
- You have an anti-theft device in your car and/or an alarm for your house.
- You (or another person on your policy) is a good student.
- You already have Grange Life Insurance.

#### 24-Hour Claims Service

Unfortunately, accidents happen any time of day or night. That's why we're always available to take your claim at (800) 445-3030.

#### Agent Availability

Because your agent is a part of your community (and may be your neighbor), you have ready access to him or her any time you have a question or need.

Find out more about GrangeOne insurance by contacting your local Grange agent.

Coverages described above may not be available in all states. Please contact a local independent Grange agent for details. If the policy coverage descriptions herein conflict with the language in the policy, the language in the policy applies.