



# Homeowners Insurance

## peace of mind at home

### Protecting your home

A Grange Insurance Homeowner policy offers broad coverage for physical damage and liability for your home and property. Your independent agent can work with you to choose the right coverages to protect your home, its contents, and outbuildings on your property. Some of the many coverages you can add include:

- Earthquake
- Backup of sewers and drains
- Computer equipment
- Jewelry, artwork and collectibles
- Identity theft

### Discounts

These discounts can help reduce your premium (some may not be available in all states):

- Age of Dwelling
- Loss Free
- Multi-Policy
- Premises Alarm System

### Adequately insuring your home

If you're like most homeowners, your home is the largest investment you'll ever make. To help protect your investment, Grange uses a method known as "Replacement Cost" to determine the value of your home and help ensure that you have enough coverage to repair or rebuild it in the event of a loss. Repairing or rebuilding your home costs more than new construction because:

- Restoring your home requires more specialized, highly skilled contractors
- There may be other expenses incurred, such as debris removal or complying with current building codes
- Restoration for each home is unique
- Partial repairs are more costly

Any improvements you make to your home such as adding decks, finishing basements and renovating kitchens can also add to the replacement cost. Your homeowners insurance needs to be adjusted accordingly to ensure you have adequate coverage. Grange recommends that you contact your agent annually to review all your insurance needs.

### Claims Service

Ninety-six percent of our customers who have had a claim would recommend Grange to a family member or friend. Claims can be reported online at [grangeinsurance.com](http://grangeinsurance.com), through our 24-hour Loss Reporting Center at (800) 445-3030, or by contacting your Grange independent agent. The choice is up to you.

### About Grange

Grange Insurance, with \$2 billion in assets and in excess of \$1 billion in annual revenue, is an insurance provider based in Columbus, Ohio. Through its network of independent agents, Grange offers auto, home, life and business insurance protection. Established in 1935, the company and its affiliates serve policyholders in Georgia, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia and Wisconsin. For more information, visit [www.grangeinsurance.com](http://www.grangeinsurance.com).

**Now that you know all the risks that are out there, talk to your independent Grange agent today to make sure you're protected.**