

Encompass Property Location Limit.

Shouldn't your coverage be more flexible? We think so.

Some insurance carriers may complicate home insurance coverage by setting different limits on the home, its contents and other structures—but not Encompass. The Elite and Deluxe policies combine coverage for your home, its contents and outlying structures under one limit for a simplified approach to protecting your home.

A simpler approach

Imagine your home is valued at \$500,000. Encompass doubles that amount for a \$1 million Property Location Limit, while combining coverage for everything—the replacement cost of the house, its outlying structures (fences, garage, etc.) and the property's contents. Limits may apply to structures other than your dwelling.* Ask your Encompass Independent Agent or refer to your policy for specific state limitations.

Combined coverage
Property location limit:
\$1M



With Encompass, the coverage is combined to match your actual loss.

This example illustrates a general hypothetical situation nationwide for Deluxe and Elite policies and does not reflect individual state limitations.

Contents limit: \$350K
Other structure limit: \$50K
Residence limit: \$500K



With other companies, claims cannot exceed the amount set for each segment of coverage.

Protect the true value of your home

Many other insurance companies rely on formulas that limit the coverage of your property by creating different categories: residence, outlying structures and contents. Each of these individual segments is confined to a predetermined limit—a maximum amount that may be less than the actual loss.

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Dwelling replacement cost guarantee

What if the worst happens and you experience a total loss? Using the \$500,000 house in our previous example, let's assume the actual cost to replace the house is \$625,000. In this case, the actual replacement cost would be guaranteed by Encompass. That's because your Property Location Limit will be adjusted if the replacement value of your home goes up above the original estimated residence value with Encompass.



Encompass Property Location Limit: A more flexible approach

The Encompass approach to residential coverage using our single Property Location Limit is much more flexible than complicated, segmented coverage.

When a loss occurs, what matters is that your valued possessions are covered. With comprehensive coverage and a simple, easy claims process, Encompass is your solution to simplifying property insurance.

Ask your Encompass Independent Agent why the combined coverage of our Property Location Limit may be the right choice for you.

Additional benefits

Ask your Encompass Independent Agent about:

- Expanded additional living expenses—reimbursement of necessary expenses over typical living expenses
- Mortgage extra expense—keep mortgage costs at pre-loss level for up to four years
- Customize your policy with optional coverages and endorsements



*Subject to state availability, terms and conditions. Please refer to your policy for details.

Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Property and Casualty Insurance Company of New Jersey, Encompass Insurance Company of New Jersey, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.