

EncompassOne® Policy

Protect the
things that matter
most to you
with one policy.



Comprehensive protection in one convenient package policy.

You've worked hard to build a certain lifestyle for you and your family. Is your insurance provider working just as hard to help you protect it? Protect the things you care about with our signature EncompassOne Policy.

The Power of One.

We believe that simple is always better.

The EncompassOne® Policy can help provide you with the coverage you need in one annual package policy with one bill, one renewal date, one deductible feature² and one trusted advisor—your independent agent.



We take pride in helping you protect the things you value.

For those individuals who have more to insure, the EncompassOne® Policy offers a robust package of coverages. And best of all, you can select a coverage level that meets your unique needs.

The EncompassOne Policy is a comprehensive package policy that can help give you the confidence that your valued possessions are protected under one policy:

- **Homes**
- **Vehicles**
- **Boat**
- **Personal property**





Choose the coverage level that works for you:

Elite

Our highest and most robust coverage level for those individuals with even more to protect. This level includes enhanced home replacement with a cash-out option should you decide not to rebuild, additional living expenses coverage with no specific time or dollar amount, water-sewer back up coverage, an unlimited accident forgiveness feature and Roadside Assistance.¹

Deluxe

Includes home replacement cost coverage and additional enhanced coverages up to 200% of your estimated home value, additional living expenses up to one year and accident forgiveness.

Both the Elite and Deluxe coverage levels also include mortgage rate protection, which covers the difference (up to \$20,000) if a covered loss to your home requires a new mortgage at a higher interest rate.

Add-on protection for greater peace of mind.

For an even greater level of protection, you can tailor your EncompassOne Policy with one or more of these optional coverages. Ask your Encompass Independent Agent if any of the following are right for you.

Identity Fraud

Reimburses you for expenses you may incur while trying to restore your identity and clear your records.

Personal Umbrella

Raises your limits for covered injuries to others.

HomeWork Supplement

Protects home-based businesses.

Lifestyle

Includes increased liability and property coverage for certain types of jewelry, and sports and hobby equipment. It also provides liability and property coverage for family members in a resident healthcare facility.



Here when you need us most.

Encompass has been recognized for ranking above the industry average in overall property claims satisfaction by a prominent independent consumer rating service. So if the unexpected happens, you can rest assured we'll be easy to work with and there for you every step of the way. You can reach Encompass 24/7/365 to:

- **Make a claim**
- **Check the status of your claim payment**
- **Get emergency assistance or service (when you have applicable coverage)**

And, as always, your Encompass Independent Agent can help you with any concerns, including reporting a claim.

Help is a call or touch away.

Download the Encompass Roadside App for easy access to towing service, tire and battery assistance, fluid services, lockout assistance, minor mechanical services and exclusive concierge service. The app also provides you with a convenient way to pay your bill. Available from the App StoreSM or Google PlayTM by searching Encompass Roadside Services.³



¹ Roadside Assistance may be purchased as an optional feature with other coverage levels.

² One deductible, the highest deductible, is applied when more than one category of property is damaged due to the same loss.

³ Google PlayTM store is a trademark of Google Inc. App StoreSM is a trademark of Apple Inc.

A simple approach to protecting the things that matter most to you.

At Encompass, your peace of mind is important to us. Encompass offers a simplified approach to insurance: a comprehensive package policy with enhanced coverage options and round-the-clock claims service.

We believe that you should have the opportunity to choose an insurance policy that helps protect what you have worked so hard to achieve. Our products are offered exclusively through a network of independent agents who represent multiple insurance carriers.

Life can be complicated, but your insurance experience shouldn't be.

To learn more, contact your Encompass Independent Agent or visit [EncompassInsurance.com](https://www.encompassinsurance.com).



Insurance issuance and discounts subject to terms, qualifications and availability. Other terms and exclusions may apply.

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