

You've worked hard to achieve your lifestyle.

You want the best that money can buy—a higher value home, a second home, luxury autos, collectibles and more.

EncompassOne® Elite Policy provides you with the protection you need without separate policies or complicated riders.



Make Encompass your insurance company.

Encompass is sold by independent agents who have the freedom to recommend a variety of insurance products and companies. We strive to provide more reasons to choose Encompass, including:

- **Simpler insurance experience**
- **Innovative coverage options**
- **Responsive, hassle-free claim service**

To find out more, contact your independent insurance agent or visit encompassinsurance.com.

Elite home and auto coverage



EncompassOne® Policy



Insurance is subject to terms, qualifications and availability. Other terms and exclusions may apply.
Encompass Insurance Company of America, Encompass Property and Casualty Company, 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.

Elite coverage is for people like you.

When you own a higher value home, a second home, luxury autos and others assets, you also want the best protection at an affordable price.

- **One policy** for your homes, autos and other insured property
- **One effective date**
- **One bill**
- **One deductible¹**
- **One agent** for all of your insurance needs

Elite protection – above and beyond

- Up to 200 percent of your home's replacement value – covered whether or not damage is repaired or replaced
- Any cause of loss – covered unless it's specifically excluded

Elite covers more than your home.

Your vehicles may be more than transportation; they also may be an investment or collector's item.

- Most luxury autos including their replacement value – covered
- Motorcycles and boats² – covered

Higher limits — greater protection.

You can have peace of mind knowing that valuables and collectibles like jewelry, furs, silver, artwork, valuable papers, and coins are protected. Unlike most policies:

- You don't have to itemize your jewelry – automatically covered up to \$10,000 if stolen, misplaced or lost
- There is no per item limit on jewelry and furs – coverage up to \$10,000 is automatically included

Options for the way you live and work.

Your independent insurance agent can help you choose additional coverages that suit your lifestyle.³

- **HomeWork Supplement** — helps protect home-based businesses
- **Lifestyle Endorsement** — increases coverage for unscheduled jewelry, sports equipment, ATM theft and even club membership fees that may have increased as a result of a covered loss
- **Identity Fraud Expense Endorsement** — helps protect you from expenses associated with identity theft
- **Personal Umbrella Coverage** — helps protect you and your family from covered losses that go beyond your existing policy limits



Experience superior claim service.

When something goes wrong, you want to know you can talk to someone. That's why you can reach Encompass 24 hours a day, 7 days a week to:

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

And you always have the option of calling your independent insurance agent. He or she can also help you report a claim or find the answers to your questions.

Our goal is to create protection around you.

¹ If more than one category of property is damaged in the same loss, only one deductible (the highest deductible) will be applied.

² Coverage for motorcycle and boats is subject to state availability.

³ Additional coverages are optional and can be added to your policy at an additional cost.