



Homeowner Coverage

Peace of mind at home

Protecting Your Home

An Integrity 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 protection you can count on includes:

- Inflation guard protection that automatically adjusts your coverage each year
- If you are unable to live in your home while repairs are being made, we will cover your additional living costs
- Coverage for losses resulting from forgery and/or misuse of lost or stolen credit cards—\$1,000
- Debris removal including \$500 for removal of fallen trees
- Protection of student's personal property while at school

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, Integrity 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 a deck, finishing a basement or renovating your kitchen can also add to the replacement cost. Your homeowners insurance should be adjusted accordingly to ensure adequate coverage. Integrity recommends that you contact your agent annually to review all your insurance needs.

Optional Additional Protection

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

Discounts

These discounts can help reduce your premium:

- Loss free
- Multi-policy
- Updates to roof, electrical, heating and plumbing

Claims Service

Integrity is there for you in your time of need with fair, fast and reliable claims service. Call our 24-Hour Loss Reporting Center at 800.445.3030 or your Integrity agent to report a claim.

About Integrity

With our network of independent agents, Integrity offers exceptional protection for your home, car or business. Based in Appleton, Wisconsin, Integrity is rated "A" (Excellent) by A.M. Best and is in partnership with Ohio based Grange Insurance, a \$1 billion insurance provider. For a complete listing of Integrity insurance products and availability, visit IntegrityInsurance.com.