



KEMPER
PREFERRED

PACKAGE PLUS

A bundle. A discount.
One-bill convenience.
And more.





We're here for you

An insurance policy is only as good as the service we provide.

Claims: You can rest easy knowing that Kemper Preferred professionals will manage your claim on your behalf and provide you with the highest level of service.

Report your claim 24/7 by calling 888.252.2799.

Customer service: Your agent is just a phone call away to help you with your policy questions or changes.

And, when you register your policy on kemperpreferred.com, you can sign up for online bill pay or convenient electronic funds transfer. You can also pay your bill through your bank site or on MyCheckFree.com with our eBilling option.

You can count on us

Kemper Preferred is part of Kemper Corporation (NYSE:KMPR), a leading national multi-line insurance company. Kemper Preferred's underwriting companies are rated "A-" (Excellent) by A.M. Best Company, the leading insurance industry rating authority.

Kemper's Package Plus: More than a bundle

Nearly every insurance company out there is talking about bundling insurance policies—combining Auto and Homeowners—for a discount. We offer something even better—a discount, the convenience of one bill, the assurance that your property is covered by Kemper Preferred, and additional coverage.

That's right. When you choose to buy your Auto and Homeowners insurance from Kemper Preferred, you enjoy one-bill convenience, additional coverage like Replacement Cost Contents, a Package Plus discount on your Auto and Homeowners policies, increased Homeowners coverages, and Blanket Property Limit coverage.

One-bill convenience: It's simple—just one bill for Auto and Homeowners. When you pay it, you can rest assured knowing your valuables are protected.

Increased Homeowners coverage: Package Plus includes higher limits on certain lines of coverage, including Jewelry Theft, Trees, Shrubs and Plants, and Lock Replacement.

Blanket Property Limit coverage: When you combine your Auto and Homeowners policies into a Package Plus with Kemper Preferred, you enjoy Blanket Property Limit coverage for no additional charge.



Here's how it works:

Homeowners policies typically include four categories of property coverage:

Coverage A: Dwelling (primary structure)

Coverage B: Other structures (secondary structure, e.g. detached garage)

Coverage C: Personal property (contents)

Coverage D: Loss of use (alternate living arrangements)

There is a defined limit, or maximum amount we will pay, for each of these categories.

Typically, if you make a claim on your Homeowners policy, the maximum the insurance company will pay is the stated limit for each category. With Package Plus, we combine the limits of each line of coverage into a single “blanket” of coverage. This new, combined amount becomes the maximum amount we will pay for a loss in any of the four categories.

Example: You have a home with a detached garage on the same property. You bought an HO-3 policy with the following limits:

Coverage A: Dwelling, \$500,000

Coverage B: Other structures (detached garage), \$50,000

Coverage C: Personal property, \$350,000

Coverage D: Loss of use, \$100,000

This means that your Blanket Property Limit is \$1,000,000, or an amount equal to the limits in all four categories ($\$500,000 + \$50,000 + \$350,000 + \$100,000$).

There's a fire that destroys the detached garage; the covered damage is determined to be \$75,000. Under a “traditional” Homeowners policy, you would receive \$50,000 (the limit of Coverage B).

With Kemper Preferred's Package Plus, we would cover the entire \$75,000 of damage, subject to your deductible amount, since this is well within your Blanket Limit of \$1,000,000.

Ask your agent about Blanket Property Limit. And ask how you can customize Package Plus to make it uniquely yours by adding options like Kemper Total™ on your Auto policy and Blanket Valuable Items and Identity Fraud Expense Coverage on your Homeowners policy. And, we offer Personal Catastrophe Liability, too, for an even greater level of liability protection.

We are proud to be represented by your local, independent agent. Your agent is part of a network of leading independent insurance agents around the country who choose to sell Kemper Preferred to their best customers.

Our underwriting companies

Kemper Independence Insurance Company¹

12926 Gran Bay Parkway West, Jacksonville, Florida 32258
NAIC# 10914; CA COA: 07664
State of Domicile: Illinois

Unitrin Auto and Home Insurance Company^{1,2}

12926 Gran Bay Parkway West, Jacksonville, Florida 32258
NAIC# 16063; CA COA: 07738
State of Domicile: New York

Unitrin Preferred Insurance Company

12926 Gran Bay Parkway West, Jacksonville, Florida 32258
NAIC# 25909
State of Domicile: New York

Trinity Universal Insurance Company^{1, 2}

12790 Merit Drive, Suite 400, Dallas, Texas 75251
NAIC # 19887; CA COA: 3549
State of Domicile: Texas

Valley Property & Casualty Insurance Company²

4263 Commercial Street, Suite 400, Salem, Oregon 97302
NAIC # 10698
State of Domicile: Oregon

Unitrin Safeguard Insurance Company

400 S. Executive Drive, Suite 200, Brookfield, Wisconsin 53005
NAIC# 40703
State of Domicile: Wisconsin

¹ These companies maintain a Certificate of Authority to transact insurance in California
The Certificate of Authority number for each of these companies is listed after "CA COA"

² These companies have a Certificate of Authority and are licensed to transact insurance in Washington

Note: this material is for general informational purposes only. All statements are subject to the terms, exclusions and conditions of the applicable policy. Check the actual insurance policy for a complete description of all coverage terms and conditions. Products and services referenced herein are not available in all states or in all of our underwriting companies. Coverage is subject to individual policyholders meeting our underwriting qualifications and state availability.

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