



Protect the moments
you'll never forget.





What do your most valuable possessions mean to you? Do they hold treasured memories? Emotional connections to special people and places in your life? Or do they simply represent enjoyable experiences? While your EncompassOne® Elite Policy already provides comprehensive protection, you may desire an extra level of confidence that these meaningful possessions are adequately covered if a loss ever occurs.

Now, you can have enhanced coverage — and even greater peace of mind — with the Protection Paragon Endorsement from Encompass. This coverage-rich supplement to your EncompassOne Elite Policy provides added protection for valuable possessions located at your primary and secondary residences.

At Encompass, we recognize that owning high-value possessions goes hand in hand with the need for greater protection and peace of mind.

**You don't simply
have more things
to protect. You have
more valuable things.**

From coverage for money and securities to payment for the removal of tree debris, you benefit from increased protection.



This enhancement to the EncompassOne Elite Policy offers an increased layer of protection for a wide range of possessions.

Types of assets covered include business property located at your residences, money and securities. Refrigerated products and wine and spirits. Items in a built-in home vault or safe. And treasured items such as jewelry and silverware. Coverage for removal of tree debris is included, whether or not damage to your property occurs.

In the case of a total loss, we make payment for the replacement costs up front to allow you to start rebuilding your life immediately.

The Protection Paragon Endorsement gives you increased protection for what matters most.

You'll have coverage for wine bottles ruined by a power outage in your wine cellar. Coverage also includes items that are stolen from a built-in home safe or vault.



Simple, Comprehensive, Increased Protection.

The Protection Paragon Endorsement includes the following enhancements to the EncompassOne Elite Policy.



Walk Away Coverage for Personal Property

In the event of a total loss of your personal property, you can walk away with a check in the amount of the replacement cost of your items, rather than replace or repair your items.¹ For non-total losses your current coverage increases to \$10,000.

Money

Your current coverage increased by \$2,000.

Securities

Your current coverage increased by \$5,000.

Business Property

Your current coverage increased on premises by \$5,000.

Silverware

Your current coverage increased by \$10,000.

Jewelry

Your current coverage increased by \$10,000.

In-Home Vault

Coverage for money, securities and jewelry increases to \$50,000 when kept in an in-home, built-in vault or safe. There is a per item vault limit of \$10,000.

Tree Debris

Coverage increased to a total of \$10,000 – no per item limit or property damage necessary) or similar.

Refrigerated Products

Coverage increased to \$10,000 with \$500 deductible (excluding wine and spirits).

Wine and Spirits

Coverage up to \$5,000 with a \$250 per-item limit.

Loss Mitigation

Receive \$2,500 for related preventative repairs after a covered loss.

¹ Subject to policy limits.



Our Protection Paragon Endorsement provides one more layer of protection to your existing EncompassOne Elite Policy, creating even greater peace of mind for those monetary and personal items of higher value.

Protecting the things that matter to you and the experiences they represent is important to our company.

**Peace of mind
begins with the right
level of protection.**

If you would like more information about this affordable policy enhancement, please speak with your trusted, independent agent today.

The EncompassOne® Policy is only available through independent agents who have the freedom to recommend a variety of insurance products and companies. We strive to create the simplest, most comprehensive approach to protection for individuals and families.

- Simpler insurance experience
- Innovative coverage options
- Responsive, highly rated claim service

To learn more about Encompass, contact your independent agent or visit encompassinsurance.com.

**Comprehensive
coverage meets
a simpler, easier
experience.**





Insurance is subject to terms, qualifications and availability. Other terms and exclusions apply. Please refer to your policy for additional details.

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