

Optional Coverages Available to You

Through a variety of upgrades, you may tailor your home insurance even further. Selective's home insurance will help:

- Cover the cost of your home and/or your personal items with Replacement Cost Coverage.
- Pay for housing costs with Loss Of Use Coverage if damage to your home leaves it uninhabitable.
- Insure specific valuable items such as jewelry, watches, fine art and your collections with Scheduled Personal Property Coverage.
- Pay to restore your stolen identity with Identity Fraud Coverage.
- Package coverages together for more options and protection.

We're Here for You

Our agency and Selective serve your area and are dedicated to supporting you – our customer. We live and work near you, so you benefit from extraordinary relationships and responsive service.

When you talk to us about homeowner's insurance, be sure to ask about Selective's other product lines:

- Auto Insurance
- Condo Insurance
- Umbrella / Excess Liability
- Dwelling Fire / Rental Property Insurance
- Flood Insurance

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SI-09-084



home

INSURANCE



Homeowners Insurance

Your house is your home, as well as an investment, so you should protect it with the right insurance.

If your home has a burglary, fire, water damage or someone is injured, you need to be covered. But, how much and what coverage is right for you?

Why Should You Insure Your Home With Selective?

As your agent, we know you and can suggest the coverage that suits those specific home and needs. Together with Selective we look for coverage gaps to help provide the protection that meets those needs. You get the benefit of:

Local support – You know us. We live and work in your community so you have a relationship with a person, not just an 800 number or e-mail.

Quick response – With state-of-the-art, 24/7 claim services – including online claim reporting – We respond when you need us so there is no need to wait until what others consider “normal business hours.”

Convenience – Select from a variety of billing options to best fit your budget. Pay your account in full or break your payments into two, four or ten payments over the course of the year.

Competitive prices – We know cost is a consideration when choosing coverage, that’s why we work with you to provide coverage at a price that fits your budget.

Quality products – Selective’s products and services are designed to meet a variety of needs, including optional coverages that help ensure your coverage is right for you.



Homeowners Insurance From Selective

Many people aren’t quite sure of the amount of coverage they need, what options are available to them or even why they need coverage. That’s why Selective offers a range of options to choose. From basic coverage to more in-depth coverage, we can explain the options available in a way that is easy to understand and help you determine the coverage that is right for you.

Here’s a good place to start. Take an inventory of your possessions and estimate what it would cost to replace them. Don’t forget, on top of insuring your valuables, home insurance from Selective can help protect you if someone is injured while in your home.

Talk To Us About Money Saving Options

When making your decision we know cost is certainly a factor. But remember there is a cost to not having the proper coverage. That’s why we’ll work with you to find the coverage that fits your needs, at a price you can afford.

You may qualify for money saving discounts if you have:

- Auto insurance with Selective.
- Smoke alarms, burglar and fire alarms or automatic sprinkler systems.
- No claims in the past three years.
- Paid your insurance bill on time.
- A higher deductible.