

## Backed by the Insurance Company You Can Trust

The insurance you receive is only as good as the company behind it. Selective has been helping protect businesses since 1926 and has achieved an "A" (Excellent) or better financial strength rating from A.M. Best since 1930.

Selective prides itself on an exemplary record of responsiveness. Time is crucial and communication is key. That's why Selective has robust technology and fully empowered employees able to make decisions on the spot. Our customers can trust us to be there for them when they need us because we know...*Response is everything.*<sup>®</sup>



**Contact me today to find out how  
Selective's Summit insurance program  
can benefit you.**

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Response is everything.

[www.selective.com](http://www.selective.com)



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## Summit Coverage from Selective



Response is everything.

## Different customers have different homeowners insurance needs.

Selective offers three choices, giving you the flexibility to choose the coverage that's right for you. See how your current homeowners insurance stacks up to the options from Selective.

Coverage	Selective Homeowners	Selective Summit Classic	Selective Summit Elite	Current Coverage
Replacement cost	---	Increase to 150%	Increase to 150%	
Personal property	70% of building	Increase to 75% of building	Increase to 75% of building	
Watercraft, outboard engines, trailers	\$1,500	\$3,000	\$3,000	
Jewelry, furs, etc.	\$1,500	\$10,000 for theft of jewelry, watches, furs (\$5,000 per item)	\$10,000 for theft of jewelry, watches, furs (\$5,000 per item)	
Firearms theft	\$2,500	\$5,000	\$5,000	
Business property	On residence premises \$2,500 Off residence premises \$500	On residence premises \$5,000 Off residence premises \$500	On residence premises \$10,000 Off residence premises \$2,500	
Debris removal - trees, shrubs, etc.	\$500 per tree / limit \$1,000	\$1,000	\$2,500	
Credit cards, electronic transfers, etc.	\$500	\$5,000	\$10,000	
Loss assessment	\$1,000	\$10,000	\$10,000	
Ordinance or law	10% Building	25%	25%	
Golf carts*	---	\$5,000	\$5,000	
Water back up and sump overflow	---	\$5,000	\$15,000	
Theft of building materials	---	\$10,000	\$20,000	
ID fraud expense	---	---	\$20,000 for expense	
Personal computer and data records	---	---	\$3,000 loss to computer hardware	
Personal injury liability	Can be purchased separately	Included, with restrictions	Included, with restrictions	
Golf cart liability	---	Included, with restrictions	Included, with restrictions	
Mortgage extra expense coverage*	---	---	\$250 a month up to a total of \$5,000	
Land restoration*	---	---	10% of covered loss	
Refrigerated property*	---	\$500	\$1,000	
Liability	\$100,000	\$300,000	\$300,000	
Medical payments to others	\$1,000	\$5,000	\$5,000	
Lock replacement*	---	\$250	\$500	
Fire department service charge*	\$500	\$500	\$1,000	
Cash settlement option	---	---	Included	
Large loss deductible waiver	---	---	Included	
Extended loss of use to 18 months	---	---	Included	

\* No deductible applies to this coverage.