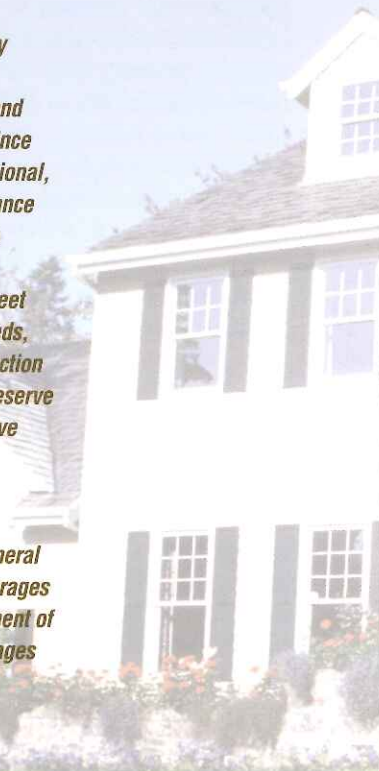


HOME • BOAT • UMBRELLA

*Standard Mutual Insurance Company has been offering quality insurance and personal service since 1921. Your professional, independent insurance agent can help you tailor a Standard Mutual policy to meet your individual needs, providing the protection and security you deserve at a very competitive price.*

*This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions of the policy itself.*



**STANDARD MUTUAL**  
INSURANCE COMPANY

1028 South Grand Avenue West  
P.O. Box 19267  
Springfield, Illinois 62794-9267  
(217) 546-2894



**STANDARD MUTUAL**  
INSURANCE COMPANY





*If you own or rent your residence, Standard Mutual's homeowners insurance will provide you with peace-of-mind protection, regardless if you live in a traditional home, condominium, mobile home or apartment.*

### THREE HOMEOWNERS PROGRAMS TO SUIT YOUR NEEDS

#### • Regular Homeowners

*Protection against such perils as fire, severe weather and crime, for your dwelling, other structures on the premises & personal property.*

#### • Superior Homeowners

*This plan is designed for above-average homes that have up-to-date maintenance and show pride of ownership, regardless of the dwelling's age. Your personal property is insured for up to 70% of the dwelling value on a replacement cost basis.*

#### • Ultra Preferred Homeowners

*For newer homes in excellent condition.*

### PLUS...

#### • Renters

*While the building owners may be responsible for damage to the building, replacing your personal property is your concern. If someone is injured in your apartment, you could be liable.*

#### • Condominiums

*This residence has its own unique coverage needs. In addition to our personal property protection, coverage is also available for:*

- Additions, alterations, fixtures and improvements
- Loss assessment

### Liability and Medical

*All homeowners policies include liability coverage for bodily injury and property damage to others. Medical payments to others is included should a guest be injured on your premises regardless of who's at fault.*

### Discounts

- Placing both your auto and home insurance with Standard Mutual
- Valued customer - rewards you for continuing to renew your policy with Standard Mutual
- Protective devices (e.g., dead bolt locks, smoke alarms, fire extinguishers or central station alarms)
- Newer homes
- Higher deductibles
- Insurance score - the higher your score, the bigger the discount

### Mobile Homeowners

*Broad form protection for owner-occupied mobile and manufactured homes.*

### Mobile Home

*In addition to dwelling and personal property coverage, Standard Mutual also includes flood protection on this type of residence. Can be seasonal or rented. Supporting Homeowners required.*

### Optional Coverages Available With Our Homeowners Programs

- Guaranteed replacement cost on the dwelling - provides an extra 25% layer of protection to insure adequate protection for your home, even if rebuilding costs exceed your policy limits



- Personal property replacement cost - insures your personal property for full replacement value with no deduction for age depreciation... personal property limits are automatically increased from 50% to 70% of the dwelling limit
- Recreational vehicles - physical damage and liability coverage for snowmobiles, etc.
- Inland Marine - broader coverage for those special needs (e.g., jewelry, guns, furs, silverware, collectibles, fine arts, etc.)
- Many other endorsements available to tailor your policy to fit your needs

### Boats & Jet Skis

*Physical damage and liability coverage. Coverage can also be provided for their trailers and miscellaneous contents.*

### Personal Umbrella Liability

*This coverage begins where your auto and homeowner liability limits end. It provides an additional \$1,000,000 layer (umbrella) of liability protection (higher limits are available).*

*It also gives you coverage in excess of a retained limit for legal actions against you not covered by your basic personal liability policies (drop down coverage).*

