

You have more power to offer your customers what they want most in home protection – a choice.

Our Personal Home product gives your customers the choice of three offerings with different levels of coverage options. Check out more information by clicking on the offering below:

- [Standard](#)
- [Protection Plus](#)
- [Premier](#)

This enhanced coverage for new business replaces our Prime of Life® coverage. Don't worry, now there are even more features and updated limits.

Coverage / Benefit	Standard	Protection Plus	Premier
Additional Living Expense	Shortest Time	Shortest Time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Coverage B Other Structures – Percent of Coverage A	10%	10%	20%
Coverage C Personal Property – Percent of Coverage A	50%	70%	75%
Coverage D Loss of Use – Percent of Coverage A	30%	30%	Unlimited up to 24 Months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Fire Department Service Charge	\$500	\$1,000	\$1,000
Firearms (Theft)	\$2,500	\$2,500	\$5,000*
Freezer Contents (\$50 Deductible)	Not Available	\$1,000	\$1,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
Golf Cart – Owned, Physical Damage ACV	Not Available	Not Available	Not Available
Golf Cart – Rented	Not Available	\$5,000	\$5,000
HomeXtended®	Not Available	Available	Included
Identity Fraud Expense	Available	\$15,000	\$15,000

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*In Texas, we offer a \$10,000 limit for loss by theft, misplacing or losing of firearms and related equipment

Coverage / Benefit	Standard	Protection Plus	Premier
Jewelry, Watches, Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000
Land Restoration	Not Available	Not Available	\$5,000
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5,000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available	Available	Included
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Recreational Vehicle Liability	Not Available	Not Available	Not Available
Replacement Cost Coverage C	Available	Included	Included
Rodent, Birds and Vermin	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Special Additional Amount of Coverage A	Not Available	25%	25%
Trailers not used with watercraft	\$1,500	\$2,000	\$3,000
Trees/Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available	Available	\$100,000
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included

The information and descriptions of policies and services described in this document are provided solely for general informational purposes, and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates, or subsidiaries (unless provided otherwise). Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. Further, State Auto does not warrant that reliance upon this document will prevent accident or losses, or satisfy federal, state or local codes, ordinances, or regulations.