



PERSONAL INSURANCE

# Homeowners Advantage 5

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*The protection you need at  
a price you can afford*



# More Coverages Built In... Fewer Costs Added On

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You don't like to think about the bad things that could happen to your home. Like a fire destroying your house. Someone stealing your prized possessions. Someone getting hurt on your property. Power outages ruining a freezer full of food. Or even a sump pump flooding your basement.

There's only one way to make sure you don't have to worry about these things – and that's to protect yourself with a comprehensive homeowners insurance policy.

Now all that coverage may sound expensive, but it doesn't have to be. Not if you choose The Hartford's Homeowners Advantage 5. Unlike other policies which force you to buy separate "endorsements," Homeowners Advantage 5 bundles the coverages you really want and need into one money-saving policy. So you get more protection for a lower overall cost.

## **What Comes "Standard" with Homeowners Advantage 5**

If you qualify for Homeowners Advantage 5, you'll benefit from all this protection without having to buy any "optional" coverages.

**Replacement Protection for Your Home.** If something disastrous happens to your home, this coverage will allow you to actually replace it at current construction prices. (Some conditions may apply.)

**Replacement Protection for Your Personal Property.**

This feature allows you to replace your damaged or stolen belongings at today's retail prices, regardless of what you originally paid for them.

**Additional Living Expenses and Rental Value.** If a disaster forces you to live somewhere else while your home is being rebuilt or repaired, this provision covers any greater-than-normal living expenses you may have to pay. You will also be reimbursed for lost income for any area of your home that you regularly rent.

**Personal Liability Insurance.** This feature would cover any legal responsibility you or your household family members face if someone is injured or killed on your premises or elsewhere. (Does not include automobile or business liability.)

**Medical Payments.** If you, your family member, or even your pets accidentally cause bodily injury to someone other than household residents, this plan also covers the actual medical expenses incurred.

**Refrigerated Products.** If the contents of your freezer or refrigerator are ruined due to a power interruption, Homeowners Advantage 5 also provides up to \$1,000 to cover your losses.

**Water Backup and Sump Pump Overflow.** If water backs up through your sewers or drains, or water overflows from a pump, this provision offers up to \$5,000 to help cover your losses.

**Limited Liability for Your Children's Business Pursuits.** Do you have a budding young entrepreneur at home? Someone involved in baby-sitting, lawn care, newspaper delivery, or some similar activity? If so, you'll appreciate the limited liability protection included in this policy for business pursuits of full-time students under 19.

**Lock Replacement Coverage.** If someone has broken into your home, you won't rest easy until you've replaced your locks. This policy provides up to \$500 to help you take care of just that.

**Electronic Data Processing Equipment.** Many homeowners today are investing in home computer equipment. If you've made this investment, it will be covered for up to \$10,000 under Homeowners Advantage 5.

**Arson Reward.** If someone purposely sets fire to your property, this policy offers a \$1,000 reward for information leading to the arrest and conviction of the arsonist.

**Theft Protection for Jewelry, Watches, Furs, Precious and Semiprecious Stones.** If these valuables are stolen, you can recover up to a total of \$2,500, or \$1,000 per-item – without even having to insure these items separately.

**Protection against Theft of Rugs, Carpets, and Tapestries.** Here are even more valuables you don't have to insure separately. Homeowners Advantage 5 also covers stolen rugs, carpets (except wall-to-wall), tapestries, and other similar articles for up to \$15,000 (subject to a \$7,500 per-item limit).

**Extended Coverage for Theft of Firearms.** This comprehensive policy even offers up to \$2,500 for stolen firearms, subject to a \$2,000 per-item limit.

**Special Protection Against Losses Involving Credit Cards, Fund Transfers, Forgery and Counterfeit Money.** Homeowners Advantage 5 also protects you against any of these losses, up to \$1,000.

**The Credit You Deserve**

Offering you attractively-priced products isn't the only way The Hartford can save you money. You may also be eligible for any or all of these discounts to your basic premium.

**Account Credit.** You can qualify for a discount of up to 20% on your homeowners insurance and up to 10% on your auto insurance – if both policies are purchased from your independent agent and The Hartford.

**Mature Retirees Credit.** You may qualify for up to a 5% credit if you and your spouse are age 50 or older, neither is employed full time, and the insured property is your principal residence.

**New Home Credit.** If your house is less than ten years old, you can save up to 30% on your premium.

**Protective Devices Credit.** A little protection can go a long way. In fact, you can save as much as 20% on your homeowners premium by installing protective devices, like smoke alarms, burglar alarms, sprinklers, or deadbolts.

**Limited Access Credit.** If your condominium or apartment has 24-hour security, you may be eligible for as much as a 10% premium reduction.

### **Service – An Essential Part of the Plan**

As important as the policy's provisions are, they aren't the only thing you'll want to consider when selecting your insurance. You also need to look at the service behind that insurance.

You'll like what you see with Homeowners Advantage 5. Your Independent Insurance Agent can help you properly assess your insurance needs. And The Hartford's claim representatives are committed to making the claim process as fast and easy as possible.

Don't shortchange your peace of mind. Find out just how affordable comprehensive coverage from The Hartford can be. Simply call your Independent Agent for a quote today!

Please note that this product is available in most states. Features and credits may vary by state. For simplicity, this brochure does not include all the features, exclusions and limitations of the policy. For full information, The Hartford suggests that you read your policy or consult with your independent agent. On all losses and claims, policy terms apply.

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