

What does homeowners insurance cover?

Property: protection for your home and its contents

Liability: financial protection against costly claims and lawsuits

Prepare for what the future may bring

Your home and neighborhood may evolve over time. Let's help make sure your homeowners insurance evolves too. Keep us informed about any changes that may affect your coverage, such as:

- Moving to a new residence or building a new home
- Changes in occupancy or ownership of your current home
- Remodeling or making improvements to your current home
- Adding a fire or security system
- Purchasing items — including computers, jewelry and furs — that might exceed your basic coverage
- Changes in inflation or building costs in your area, which may affect the cost to rebuild your home

Feel confident you're taking good care of your home

Let's talk about the homeowners insurance choices that make sense for you today and stay in touch as your home and life evolve. We're *here to help life go right*[®] — and that means being on hand to help you make sure your coverage keeps up with your changing needs.

Reach out your way, on your schedule

Getting in touch is simple, and you choose how and when you want to interact with us. You can view your policy information, pay your bill, report a claim and much more:

- In person
- On the phone
- Online at statefarm.com
- Via the State Farm mobile app

¹2016 U.S. Homeowners Market Share Report provided by SNL Financial data.

²Discount names, percentages and availability may vary by state.

Coverages available in most states.

This brochure contains only a general description of coverages and is not a contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions and conditions in the policy itself and in any endorsements.

Each State Farm insurer has sole financial responsibility for its own products.

State Farm Fire and Casualty Company
State Farm Mutual Automobile Insurance Company
State Farm General Insurance Company
Bloomington, IL

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Homeowners Insurance



There's no place like home.

We're here to help you protect it.

 **State Farm**[®]

Feel good about your homeowners insurance.

Home is where your family relaxes and celebrates. It's where you live out your dreams. We understand how much it means to you. That's why we offer insurance options to help you protect it from fire, theft or damage resulting from other perils — options that may offer the value and convenience you're looking for in a homeowners policy.

Let's talk today about the type of insurance you may need and the options available. We'll help you choose the most appropriate coverage — one that fits your lifestyle and your budget.

If it's important to you, it's important to us

How valuable is my property? What's most important for me to protect? What options are available? We know you may have many questions when it comes to protecting your home, so don't hesitate to ask. Together, we can talk about solutions. For example, you may want to consider:

Taking stock of what you own

To help determine the value of your property, consider creating an inventory of your personal belongings. If your home is ever burglarized or damaged by other covered perils, you can use that inventory to help you identify missing or damaged personal items. Ask for our easy-to-use inventory form or download one at statefarm.com[®].

Choosing special protection for special belongings

Did you know that an engagement or wedding ring, computer system or treasured heirloom may have limited coverage under a homeowners policy? Adding a **Personal Articles Policy (PAP)** can help you protect those belongings. With PAP coverage, you can feel confident knowing that in many situations you have broader protection for special items.

Adding extra financial protection, just in case

A **Personal Liability Umbrella Policy (PLUP)** may provide additional liability protection after the required liability limits of your homeowners or auto policy have been met. For example, suppose a guest trips in your home. That could result in claims against you that exceed the required minimum liability limits of your homeowners policy. Also, should a car accident lead to a claim that exceeds the required minimum liability limits of your auto policy, a PLUP may provide additional liability protection to help pay the claim.



Ranked #1 for a reason¹

Did you know that more homeowners choose State Farm[®] over any other insurer? We've been listening and responding for more than 90 years — always asking questions and looking for ways to bring you more value and convenience. That includes opportunities to save. For example:

- Discounts may apply if you already have a qualifying State Farm Auto Policy.
- Home security discounts may apply if you have a combination of certain fire and/or alarm systems.
- Lower premiums may apply if you have a new home or an older home with completely updated utility systems.

Good things happen when you combine home and auto insurance with State Farm — including savings up to 35 percent!²