



Home-Guard™ Insurance

Defend Your Family's Home

The Home-Guard™ policy provides outstanding protection for your most important asset — your home.

The policy offers a variety of coverages to protect your dwelling and personal prop-

erty. It also offers protection against possible financial disaster from accidents or injuries occurring on your property or from your personal acts.

PROPERTY COVERAGES

DWELLING

- The dwelling located on the described premises
- Materials and supplies located on or next to the described premises used with the dwelling or other structures

OTHER STRUCTURES

- Other structures located on the described premises
- Private or decorative fences - within 100 feet of the dwelling

PERSONAL PROPERTY

- Personal property located at the described premises
- Personal property owned or used by an insured while it is anywhere in the world
- Limited coverage for personal property that is temporarily located at an insured's residence, other than the residence premises

ADDITIONAL LIVING EXPENSES & LOSS OF RENTS

- Covers the increase in your living expenses while your property is being repaired or replaced
- Covers the loss of rents you might incur while the rented portion of the premises is unfit to occupy



ADDITIONAL COVERAGES

- Debris removal
- Reasonable repairs after a covered loss
- Trees, shrubs and other plants - specified perils
- Credit card
- Loss assessment
- Collapse
- Fire department service charge
- Property removed
- Glass or safety glazing material
- Grave markers
- Landlord's furnishings (*applies to Broad Form, Special Form and Broad Form Property Policy only*)
- Buildings and alterations (*applies to Content Broad Form only*)

PERSONAL LIABILITY PROTECTION

LIABILITY TO PUBLIC

- Coverage for claims against an insured person for bodily injury or property damage arising from accidents or injuries for which the insured becomes legally obligated to pay due to personal acts.

DAMAGE TO PROPERTY OF OTHERS

- Covers property damage to property of others which you borrow or use.

MEDICAL PAYMENTS TO PUBLIC

- Provides coverage for medical expenses that arise from accidents or injuries.



Home-Guard™ Policy, *continued*

OPTIONAL COVERAGES

PROPERTY

- Earthquake
- Inflation Guard
- Refrigerated Products
- Replacement Cost for Household Personal Property
- Scheduled Personal Property
- Water Backup Through Sewer or Drain

LIABILITY

- Additional Insured
- Additional Premises
- Business Pursuits
- Contractual Liability
- Home Day Care Provider
- Incidental Agricultural Activities
- Incidental Business Activities
- Personal Injury
- Residential Rental Property
- Waterbed (*applies to Contents Broad Form only*)

HOME-GUARD™ SPECIAL FORM

If your home qualifies, you may be eligible for the expanded coverages of the Home-Guard™ — Special Form.

These additional coverages include:

- Open perils coverage for the dwelling
- Replacement cost for the dwelling and household personal property

DISCOUNTS

Your home may qualify for a discount. Contact your agent for possible premium discounts, including an auto/home discount.

OTHER POLICIES AVAILABLE

- Auto
- FarMate and Farm-Guard™
- Recreational Vehicle
- Rented Dwelling
- Personal Excess Liability
- Wide variety of small business insurance packages

Ask your Grinnell Mutual agent for more information on our full range of insurance products to protect your family.

Ask your FarMutual Insurance agent for details on the various limits of coverage, convenient payment plans and other features offered by the Home-Guard™ policy.



FARMUTUAL **GRINNELL MUTUAL**
Insurance REINSURANCE COMPANY

This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.