

SPECIAL FEATURES OR OPTIONS listed below are available and subject to certain conditions and limitations specified in the Homeowners policy.

**OPTIONAL COVERAGES include:**

- Replacement Cost on your personal property
- Personal Injury protection to cover you for losses due to libel or slander
- Extended Replacement Cost on your home that provides an extra amount of protection
- Ordinance or Law coverage to provide for changes in building codes, ordinances, and laws
- Homeowner Extra Coverage which includes Higher limits for theft of unscheduled jewelry, watches, furs, precious and semi-precious stones, Personal Injury, Rekeying of locks, Extended Replacement Cost on the home, and Comprehensive Glass coverage
- Merced Premier Homeowner Endorsement which includes Additional Coverage Declared Emergency; Equipment Breakdown Coverage; Service Line Coverage; Green Home Additional Coverage; Pet Injury Coverage; Identity Recovery Coverage

**SPECIAL FEATURES include:**

- New home discount up to 40% of the base rate
- Special credits for home protective devices such as fire and burglar alarms
- Credits are available for higher deductibles
- Renewal and Loss Free credits available

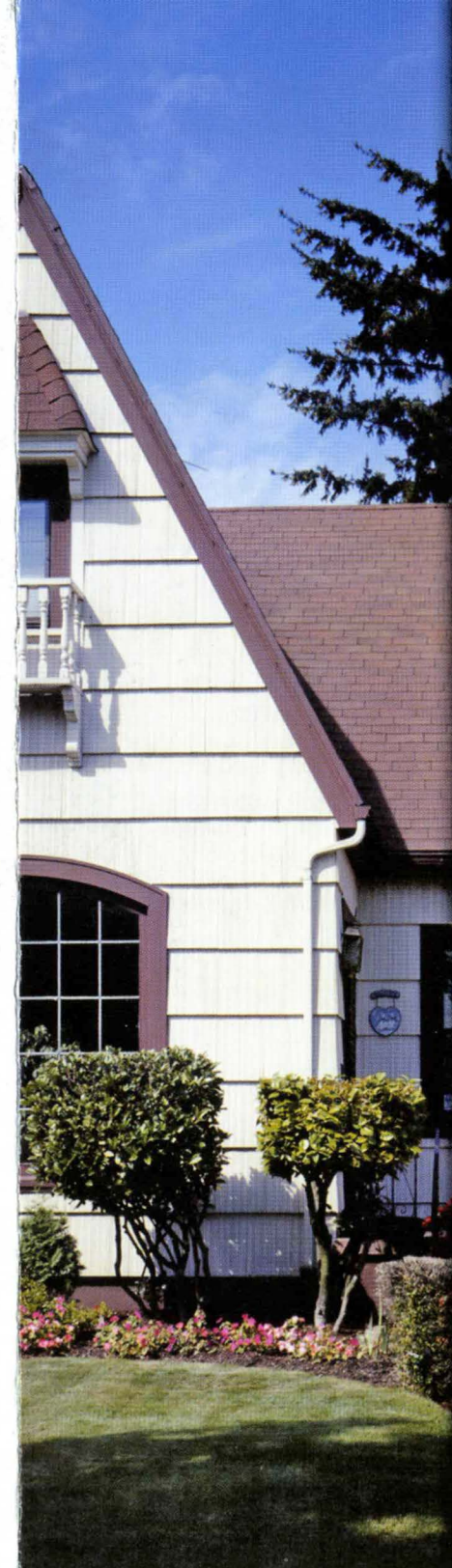
**WHY TRUST YOUR HOME AND POSSESSIONS WITH MERCED MUTUAL INSURANCE COMPANY?**

- Merced Mutual Insurance Company is a regional California company serving our customers since 1906
- Merced Mutual Insurance Company has a professionally trained claims staff providing fast, fair claims service
- The independent insurance agents representing our company are knowledgeable and professional agents who fulfill your insurance needs and requirements
- A.M. Best's Insurance Rating is A- (Excellent); Financial Size V



Merced Mutual Insurance Company  
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HOMEOWNERS  
INSURANCE  
PROGRAM

Merced  
Mutual  
Insurance  
Company



Your home and personal possessions are important to you, and they need proper protection against fire and other covered Causes of Loss.

Do you have adequate protection?

Merced Mutual Insurance Company can provide you with a Comprehensive Homeowners policy to provide the peace of mind you deserve.

**YOUR HOME** is provided with Comprehensive insurance protection for covered direct and accidental losses (except for certain specifically excluded Causes of Loss). Some of the Covered Perils include:

- Fire
- Lightning
- Windstorm
- Hail
- Glass Breakage
- Water damage from plumbing or heating systems
- Explosion
- Vandalism, Malicious Mischief
- Damage by vehicles or aircraft
- Smoke
- Falling objects
- Plus, other perils as identified in the policy



**YOUR PERSONAL PROPERTY** is provided with specific perils that are most likely to cause a loss (see the policy for a more detailed discussion on coverage, conditions, and restrictions). Your personal property is covered anywhere in the world. Some of the covered perils include the following (this is not all inclusive, and some restrictions may apply):

- Theft on and off premises
- Damage by thieves
- Fire
- Stolen credit cards
- Stolen or forged checks
- Property of students away at school



**INCREASED LIVING EXPENSES** provide coverage to pay for the additional expenses incurred if a covered loss forces you and your family out of your home. This coverage provides for the additional expenses required for lodging, increased food and transportation costs, and other necessary increases in living expenses.

**LIABILITY COVERAGE** is also provided under the Merced Mutual Insurance Company homeowners policy. This provides coverage if you are sued for Bodily Injury or Property Damage caused by an occurrence to which coverage applies. The policy provides limited medical expenses to certain persons that are accidentally injured, other than the policyholders.

**IMPORTANT NOTE:** This pamphlet is only a brief description of Merced Mutual Insurance Company's Homeowners policy. It is not a contract of insurance and does not confer any rights. Please read your policy for full details about coverages, exclusions, and other limitations or restrictions.

Homeowners insurance coverage is subject to underwriting guidelines, restrictions and changing market conditions, and is not available in all geographical areas of California.

