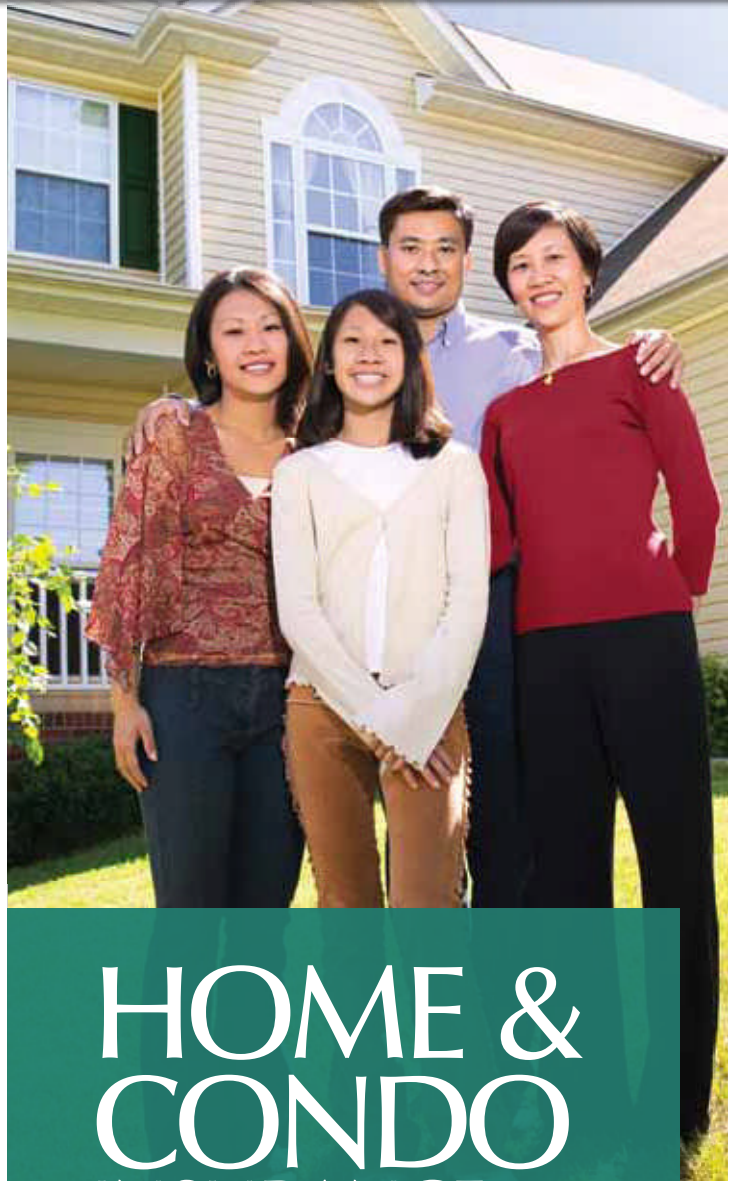


Call on AAA with confidence.

Have a question? Need a quote?
Simply contact your nearest AAA Agent:



HOME & CONDO INSURANCE



**Independent
Insurance Agent**

5450-42286-49



Day or night.
You're covered,
with AAA.

Chances are, your home is one of the most important investments you'll ever make. Home or condo insurance through AAA* provides peace of mind with reliable coverage, exceptional service and extraordinary value.



Renowned quality.
Award-winning service.
Competitive prices.

With insurance through AAA, you're covered by a company that's been serving families for generations. Year after year, independent rating agencies place AAA among the leaders for prompt, courteous and reliable claim service.

- **Generations of service.** AAA has a long heritage of providing superior service.
- **Financial strength.** A.M. Best, the insurance industry's largest independent rating organization, rates AAA insurance companies "A" (Excellent).*
- **24-hour claim service.** Day or night, 365 days a year, call our Claim Service Center toll-free whenever you need us – 24/7.
- **Always online.** At AAA.com, you can make changes to your policy, make payments, even report a claim (not available in all states).
- **Knowledgeable agents.** Licensed AAA Agents are ready to serve you in person or by phone.

CALL US ANYTIME.

Our toll-free Claim Service Center is available 24 hours a day, seven days a week, providing claim assistance whenever you need us.



SAVINGS



Great rates.
Great discounts.
Tailored to you.

AAA offers competitive rates plus a variety of money-saving discounts for:

- Being a member of AAA (not available in all states).
- Insuring both your home or condo and auto(s) through AAA
- Using safety and security devices such as home alarms and fire extinguishers
- Being a member of a qualifying group, e.g., credit union, professional association or employer group
- Insuring a newer home
- Insuring a home with a new roof, plumbing or electrical
- Being over the age of 50

The availability and amounts of discounts may vary from state to state. Be sure to ask your AAA Agent for complete details.

Traditional Coverage

Your home or condo policy through AAA includes everything you'd expect plus some important extras, including:

- Coverage for your **home, garage, utility buildings and personal belongings** against direct physical losses not specifically excluded. Condo insurance is limited to personal belongings and specified dwelling improvements.
- Protection for bodily injury liability and damage to the property of others through **Personal Liability & Medical Payments** coverage. Medical payments for injury to others are provided regardless of your liability.
- Payment for **additional expenses** if you're temporarily displaced while an insured loss is being repaired.
- **Personal finance safeguards** to protect you against forgery and unauthorized use of lost or stolen checks, credit cards or ATM cards.
- **Theft coverage** protects your personal property away from home.
- **Inflation protection** adjusts your coverage annually to keep pace with increasing repair and replacement costs.



COVERAGES

■ **Perils** – Your home or condo insurance policy with AAA covers your personal property for the following perils:



Natural Disasters

- Tornado, Windstorm & Hail ▲●
- Fire & Lightning ▲●



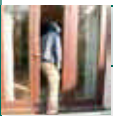
Weather

- Frozen Plumbing ▲●
- Weight of Snow & Ice ▲●
- Damage to Building by Water Seepage from Roof ▲



Unexpected Occurrences

- Accidental Overflow of Plumbing Fixtures ▲●
- Glass Breakage ▲●
- Sudden Smoke Damage ▲●
- Falling Objects ▲●
- Damage by Vehicle & Aircraft ▲●
- Explosion ▲●
- Legal Defense for Personal Liability ▲●
- Liability, Medical & Property Payments to Others ▲●
- Damage to Building by Spillage of Chemicals ▲



Civil Disobedience

- Theft ▲●
- Vandalism ▲●
- Riot & Civil Commotion ▲●

▲ = Home insurance ● = Condo insurance



Condo insurance policies also include coverage for:

■ **Dwelling Items** – coverage for certain additions or alterations, fixtures, and appliances that are part of your residence (items such as cabinet upgrades, light fixtures and built-in shelves). Coverage ranges from \$5,000 – \$15,000.† Higher limits can be purchased at additional cost.

■ **Loss Assessment** – If your owner's association charges an assessment for covered losses, you're protected for your share up to \$1,000. Higher limits can be purchased at additional cost.

AAA also offers insurance programs for renters. Ask your AAA Agent for details.

Flood Insurance

A separate Flood Insurance policy is advised for homes even remotely susceptible to the threat of high water. It is virtually required for waterfront dwellings or those close to a flood plain. Ask your AAA Agent for details.

† Up to \$10,000; \$15,000 in Michigan.



Life goes beyond the expected.
Experience the ultimate
peace of mind with AAA.

Optional home insurance endorsements from AAA provide broader coverage to further strengthen your policy. Your AAA Agent can help you determine if any of these enhancements will benefit you.

Optional coverage items

- **Personal Property Replacement Cost Coverage** – Insures your personal property for the full cost of replacement or restoration.
- **Functional Replacement Cost** – For homes built prior to 1940, you may modify your policy's Loss Settlement Provision to specify that repairs be made using commonly available construction materials for no additional cost.
- **Scheduled Personal Property** – Provides comprehensive, no-deductible coverage on valued items like furs, jewelry, silverware, cameras, fine art and coin or stamp collections.
- **Identity Theft Coverage** – Pays for expenses such as lost income, fees and charges for phone calls or certified mail fees incurred as a result of identity theft.
- **Boat Endorsements** – Special coverage for your boat is available. Ask your AAA Agent for details.**
- **Hearing Aids** – Broad coverage for misplaced units and ear molds, amplifiers, speakers and batteries.

Protection Plus and Platinum Advantage Packages

You can upgrade your traditional home insurance policy with the following enhanced coverage packages for an additional cost:

Protection Plus

- Electronic Data Processing Equipment and Software
- Backup of Sewer and Drain Coverage
- Lock Replacement
- Refrigerated Goods
- Fire Department Charges
- Theft or Misplacement of Jewelry & Furs
- Damages from Extreme Heat, Humidity & Cold
- Losses Assessed to Property Association Owners
- Costs to Comply with New Building Codes^{††}

Platinum Advantage (for homes with insured values of \$300,000 or more)

- Electronic Data Processing Equipment and Software
- Identity Theft
- Backup of Sewer and Drain Coverage^{†††}
- Lock Replacement
- Refrigerated Goods
- Increased Building Limits
- Debris Removal
- Fire Department Charges
- Theft or Misplacement of Jewelry & Furs ^{†††}
- Damages from Extreme Heat, Humidity & Cold
- Increased Expenses for Additional Lodging & Meals
- Losses Assessed to Property Association Owners
- Costs to Comply with New Building Codes^{††}

Ask your AAA Agent for complete details.

** Not available in all states.

†† Automatically included on policies in Minnesota.

††† Featuring enhanced coverage over levels provided in Protection Plus.



A friendly voice.
A ready response.
Just when you need it most.

Superior claim service – it's one of the most important reasons people choose insurance through AAA. Our customer satisfaction ratings for response time and claim resolution stand among the leaders.

- You'll appreciate the superior service and prompt attention of AAA's 24/7 claim service.
- For your convenience, our toll-free Claim Service Center is available seven days a week.
- You can also report a claim via the Internet. It's yet another advantage of being insured through AAA (not available in all states).

* In Illinois, Indiana, Iowa, Minnesota and Ohio, auto and home insurance underwritten by Auto Club Insurance Association or MemberSelect Insurance Company; in Kentucky and West Virginia, by Auto Club Property-Casualty Insurance Company; in Michigan, by Auto Club Insurance Association family of companies; in Wisconsin by Auto Club Insurance Association or Auto Club Group Insurance Company; in Nebraska and North Dakota, auto insurance underwritten by Auto Club Insurance Association or MemberSelect Insurance Company; home insurance by non-affiliated companies. A.M. Best rating effective June, 2008. Life insurance underwritten, and annuities offered by AAA Life Insurance Company, Livonia, MI. AAA Life Insurance Company is licensed in all states except NY.

This brochure is not a policy. This information is intended solely to highlight the many financial risks covered by home insurance through AAA. Your policy and its endorsements, plus applicable deductibles, determine exact coverages and payment of losses. Note: Products and benefits are subject to change and not available in all states.

