

For a clearer view  
call or stop by today!

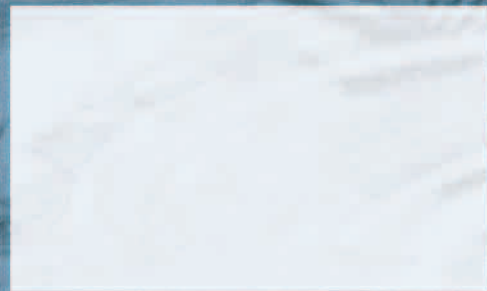


If you have any questions, or you'd like a free, no obligation home insurance rate quote, please contact your local Agent today.



Your Authorized  
Independent Insurance Agent

**\*IMPORTANT:** In Illinois, Indiana, Iowa and Ohio, auto and home insurance underwritten by 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 Minnesota and Wisconsin, by Auto Club Insurance Association.



This brochure is not a policy. This information is intended solely to highlight the many financial risks covered by homeowners 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.

# HOME



## Like a Wide Ring of Protection.

The gentle drum of rain on your roof helps you appreciate the warmth and comfort of home. That same quiet confidence comes with knowing your home is insured through AAA.\*

Home insurance through AAA provides peace of mind with reliable, quality coverage. Whether it's the extra savings you'll enjoy when you insure both your home and auto with us, our award-winning, 24-hour claim service, or our exclusive AAA member discounts, you can feel secure with AAA, rain or shine.

## Cultivated on Trust.

For over 100 years, AAA has provided superior membership services to families who value quality. It should come as no surprise that A.M. Best, the insurance industry's largest independent rating organization, rates our insurance companies "A" (Excellent).

## Savings with a Silver Lining.

Special discounts can help you save on your homeowners insurance premiums through AAA. We offer discounts for:

- ❖ *Insuring both your home and auto(s) through AAA*
- ❖ *Using safety and security devices such as home alarms and fire extinguishers*
- ❖ *Members of qualifying groups, i.e. professional associations and employer groups*
- ❖ *Newer homes*

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



## Your Choices Are Clear.



*"The 'newer home' discount sold me."*

AAA offers several different levels of coverage to suit your specific needs. Because coverages may vary from state to state, ask your Sales Agent to help you determine the one that's right for you.

### Traditional Coverage

Your policy through AAA covers your home, garage and utility buildings against direct physical loss not specifically excluded.

Whether at home or away, you'll enjoy the added benefit of personal liability coverage from AAA. Plus, receive payment for additional expenses should you be temporarily displaced while an insured loss is being repaired.



*"I like having one Agent for my home and auto insurance."*



### The Next Level

If your needs require higher coverage levels and limits, AAA offers an enhanced policy or endorsements to protect your home. You'll enjoy valuable standard benefits not offered with other plans, including:

- ❖ *increased coverage for your dwelling's contents; special coverage for jewelry and furs*
- ❖ *higher loss assessment coverage*
- ❖ *increased protection against loss of refrigerated goods; lock replacement coverage, and more.*
- ❖ *increased building limits coverage for your dwelling (when not included in your Traditional policy)*



*"Even at 3 a.m., I know I can call AAA."*

### Greater Protection

Homeowners insurance through AAA provides more than just quality insurance. You'll also enjoy many special features, such as:

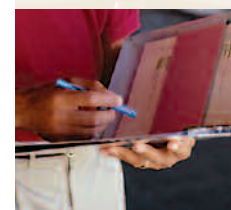
- ❖ **Personal finance safeguards**  
Protects you against forgery and unauthorized use of lost or stolen checks, credit cards or ATM cards.
- ❖ **Theft coverage**  
This coverage protects your personal property away from home.
- ❖ **Inflation protection**  
Adjusts your coverage annually to keep pace with increasing repair and replacement costs.
- ❖ **AAA policyholder service**  
Enjoy service from a local Agent, plus access via dozens of offices, a toll-free number, and the Internet.

### Extras That Cover Even More

The following optional coverages are offered to help you strengthen your homeowners insurance policy through AAA. Your Agent can help you determine if any will benefit you.

- ❖ **Personal Property Replacement Cost Coverage**  
Insures your personal property for the full cost of replacement or restoration.
- ❖ **Valuable Personal Property**  
Provides comprehensive, no-deductible coverage on valued items like furs, jewelry, silverware, cameras, fine art, and coin or stamp collections.
- ❖ **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 Agent for details.

## 24-Hour Claim Service – A Reflection of Who We Are.



You'll appreciate the superior service and prompt attention of AAA's 24-hour claim service. For your convenience, our toll-free Member Service Center is available seven days a week.

We'll handle the details over the phone or refer you to one of our claim centers. You can also report a claim via the Internet. It's yet another advantage of having your home insured through AAA.

### Your homeowners coverage with AAA covers 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

- ❖ Sudden Smoke Damage
- ❖ Damage by Vehicle & Aircraft
- ❖ Falling Objects
- ❖ Accidental Overflow of Plumbing Fixtures
- ❖ Damage to Building by Spillage of Chemicals
- ❖ Glass Breakage
- ❖ Explosion

#### Civil Disobedience

- ❖ Theft
- ❖ Vandalism
- ❖ Riot & Civil Commotion
- ❖ Legal Defense for Personal Liability
- ❖ Liability, Medical & Property Payments to Others

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

