

Individualized protection.

Complete coverage.

Farmers Mutual has a Homeguard Policy to meet your insurance needs. Through our financial strength and personalized service, we offer security and peace of mind.

A Homeguard Policy covers your dwelling without deduction for depreciation as long as your dwelling is insured for at least 80% of Replacement Cost.*

You may qualify for the following discounts:

NEW HOME DISCOUNT

If your home is less than 10 years old and you insure for the full replacement cost.

PROTECTIVE DEVICE DISCOUNT

If you have installed fire, smoke or burglary alarms, have fire extinguishers and deadbolt locks or have fire or burglary alarms reporting to a central station.

DEDUCTIBLE DISCOUNT

Higher deductibles are available. The higher the deductible, the lower the premium.

MULTI-POLICY DISCOUNT

If you have both your home and qualifying auto policies with Farmers Mutual, you are eligible to receive a discount.

* Replacement cost is the total cost for labor and materials to rebuild your dwelling at current prices.

Why Select Farmers Mutual of Nebraska?

STABILITY

Farmers Mutual of Nebraska has been insuring the midlands since 1891. Our strong financial rating will give you security in knowing we will be there to meet your needs in the event of a covered financial loss to your property, or to protect your assets from a liability claim.

SERVICE

Farmers Mutual of Nebraska prides itself on our prompt, fair and quality claims service. Our staff of claims representatives are located throughout our service area to provide rapid response if you, or your family, should suffer a loss.

PRODUCTS

Farmers Mutual of Nebraska offers a wide array of policies and endorsements to meet your specific personal insurance needs. Our network of independent agencies can help you make the right selection to protect your home, farm, autos and recreational vehicles.

This brochure contains only a general description of coverage and is not a statement of contract. All coverages are subject to the exclusions and conditions of the policy itself.



FARMERS MUTUAL
INSURANCE OF NEBRASKA

HOMEGUARD

Security and peace of mind...
FOR YOUR HOME



FARMERS MUTUAL
INSURANCE OF NEBRASKA



solid & versatile WHICH COVERAGE DO YOU NEED?



Personal Property

A Homeguard Policy covers your dwelling, other structures and personal property.

COVERS DAMAGE FROM:

- Fire, Smoke & Explosion
- Hail, Wind & Lightning
- Weight of Ice, Sleet or Snow
- Vehicle, Aircraft & Falling Objects
- Electrical Currents
- Theft & Vandalism
- Glass Breakage
- Frozen Pipes
- Water from Plumbing Systems

ADDITIONAL COVERAGE OPTIONS:

- Increased Dwelling Replacement Cost
- Personal Property Replacement Cost & Increased Special Limits
- Scheduled Personal Property
- Identity Theft Expense
- Earthquake



Personal Liability

A Homeguard Policy covers you against personal liability and provides medical payments to others.

COVERAGES INCLUDE:

- Personal liability Protection
- Legal Defense Costs
- Acts of Children
- Acts of Pets
- Sports & Recreational Activities
- Medical Payments to Others
- Damage to Property of Others

ADDITIONAL COVERAGE OPTIONS:

- Additional Premises
- Watercraft Liability
- Incidental Business Pursuits
- Personal Injury
- Home Daycare



Other Coverages

A Farmers Mutual Homeguard Policy can be personalized to meet your individual needs. Ask your agent to recommend the policy form that is right for you.

POLICY FORMS AVAILABLE:

- Dwelling—Broad & Special Forms
- Renter or Tenant Form
- Condominium Owners Form

Homeguard policies also provide these features:

LOSS OF USE: If a covered loss makes your residence uninhabitable.

CREDIT CARD/FUND TRANSFER CARD COVERAGE: The fraudulent use of your credit cards and fund transfer cards.

REFRIGERATED PRODUCTS: Coverage for loss to contents of freezers and refrigerated units.

BUSINESS PROPERTY COVERAGE: Coverage for on- and off-premise loss.

SUMP PUMP SYSTEM OVERFLOW & BACKUP OF SEWER AND DRAIN