

# The Cincinnati Insurance Company

## Executive Homeowner Policy

Your home keeps you and your family safe and protected. For most of us, it's a place that reminds us of happy memories and warm thoughts. With your Cincinnati Insurance Company Executive Homeowner Policy, you and your family can enjoy your home more knowing you have superior insurance protection and service from a neighbor, your local independent insurance agent representing Cincinnati.

### **Your home is much more than a house**

Your personal touch makes your house a home. Your home is a big commitment and the single largest investment of time and money that you're likely to make. That's why you deserve The Cincinnati Insurance Company's Executive Homeowner Policy. Your property is covered for damage from all direct causes of loss, except those specifically excluded or limited in your policy.

### **Earthquake coverage**

In most parts of the U.S., your Executive Homeowner Policy includes what most other policies do not – built-in coverage for earthquakes (additional premium required in some areas). According to the United States Geological Survey, a bureau of the U.S. Department of the Interior, over the past 25 years, earthquakes occurred in most areas of the United States.

### **Protecting what you treasure**

We still believe that "home is where the heart is," which is why we cover your house and your personal belongings – even when you travel worldwide. You'll receive built-in coverage for:

- Securities, accounts and deeds (up to \$5,000)
- Jewelry, watches and furs (up to \$1,500 for theft or disappearance)
- Silverware (up to \$5,000 for theft or disappearance)
- Collectible trading cards (up to \$1,000, with a \$250 maximum per card)
- Business property on or off premises (up to \$2,500)

Your agent can customize your policy for your specific needs. You may purchase other coverages to increase your policy's built-in coverage or to add coverage for your special belongings.

### **Coverage for extra expenses**

Your Executive Homeowner Policy provides coverage for extra expenses you may incur as a result of a covered loss. Examples include:

- Fire Department service charges (up to \$1,000)
- The reasonable cost of repairs incurred by you to protect covered property from further damage

### **There's more at stake than your property**

Your Executive Homeowner Policy provides the personal liability protection and peace of mind that you and your family deserve. It reduces your chance of financial loss, when a covered occurrence results in allegations that you or a resident of your household are responsible for accidents that cause bodily injury, personal injury or property damage.

### **Add more coverage**

- Add policies to cover secondary or rental properties, personal watercraft, jewelry, furs and other collectibles at lower cost than if purchased separately.
- Receive a discount on your home and auto insurance by combining a Cincinnati auto policy with your Executive Homeowner Policy.
- Add a personal umbrella policy, which provides additional liability protection at a lower cost. You receive more coverage and higher insurance amounts, above and beyond your primary policy.
- Add coverage that pays expenses you incur in restoring your identity and credit records after an incidence of identity theft. You receive services of a personal advocate to help you resolve your situation after a claim or to address your concerns about identity theft.

- Add enhanced replacement cost coverage. The cost of construction materials and labor can increase significantly over a relatively short period of time due to economic conditions, or a major catastrophe. By purchasing Cincinnati's enhanced replacement cost coverage, you increase coverage that's available to replace your home, in the event of a covered loss, by 25 or 50 percent above its insured value.

**It's what you need in homeowner insurance**

Give yourself this exceptional coverage.