

WHEN IN THE
COURSE

of

HUMAN EVENTS

it becomes

NECESSARY

to get

HOMEOWNERS
INSURANCE,

LET ENCOMPASS INSURANCE
SHOW YOU A BETTER WAY.

Encompass Insurance Company of America,
Encompass Property and Casualty Company,
Encompass Independent Insurance Company,
Encompass Home and Auto Insurance Company,
Encompass Insurance Company of Massachusetts,
Encompass Indemnity Company and
Encompass Insurance Company: Northbrook, IL
Availability from a particular company varies by state.

IT IS THE RIGHT
OF THE PEOPLE

Can be assured.
Independence is what
to have
nature demands of its
citizens. Independence is
that
highest order of freedom
known to man.

THE UNIVERSAL SECURITY POLICY



- COVERAGE OPTIONS TO HELP FIT YOUR LIFESTYLE
- MONEY-SAVING DISCOUNTS
- FAST, CONVENIENT CLAIM SERVICE
- THE ENCOMPASS EASY PAY PLAN
- PROFESSIONAL ASSISTANCE FROM AN INDEPENDENT AGENT

HOMEOWNERS INSURANCE MADE EASY.

At Encompass Insurance®, we're committed to helping make homeowners insurance easy. With the Universal Security Policy (USP), we're also committed to giving you the flexibility of three levels of coverage (Special, Deluxe and Elite), so you can choose a plan that matches your needs and budget.

DELUXE AND ELITE COVER YOU UP TO 200 PERCENT.

With most homeowners policies there is a coverage limit for your home, another for the value of its contents and another for other structures. With our Deluxe and Elite coverage, you can combine those three limits and apply them as needed (some restrictions may apply). This flexibility offers you a combined coverage limit of up to 200 percent of your home's replacement value.

HIGH LIMITS WITHOUT RIDERS FOR DELUXE AND ELITE POLICIES.

Most homeowners policies have low limits on coverage for valuable property like jewelry, furs, silverware, valuable papers, and money and coins; unless the property is specifically listed in a rider (scheduled property). There's usually an additional premium too. With our Deluxe coverage, unscheduled jewelry is automatically covered up to \$5,000 in most states. With Elite, it's \$10,000. Even if it's lost or misplaced (like a stone that falls out of its setting), there's no per item limit.

A STEP UP? THAT'S ELITE.

Elite also has higher limits in other key coverage areas, as well as other benefits. At the Elite level, if you choose not to rebuild your home after a covered total loss, you receive the dwelling replacement value. Also with Elite, instead of listing specific covered causes of loss and excluding everything, *not* listed, you are covered for *any* cause of loss unless it is specifically excluded.

MONEY-SAVING DISCOUNTS.

Encompass offers a number of discounts. You may be eligible for a discount for having a home alarm system, a newer home, or for insuring your car with us. Ask your independent agent about the different ways you can save.

CLAIM SERVICE THAT WORKS.

Our exceptional claim service is one of the best reasons to do business with Encompass. If you need to make a claim, call 1-800-588-7400 toll free 24 hours a day, 7 days a week. If you have applicable coverage and need emergency assistance or service, we can help take care of that. During the claim process, you can call us to check on the status of your claim. Our goal is to provide quality claims service.

THE CONVENIENCE OF THE ENCOMPASS EASY PAY PLAN.

In the spirit of making things simple, we offer the optional Encompass Easy Pay Plan. If you choose to participate in this plan, your insurance premiums will be deducted automatically from your checking or savings account.* To apply for the Encompass Easy Pay Plan, ask your independent agent for an authorization form.

INSURANCE WITH AN INDEPENDENT DIFFERENCE.

At Encompass, we're dedicated to making your insurance buying experience hassle free. We work only with *independent* agents who, like you, have a choice. With competitive pricing, innovative coverage options and timely claim service, we make it easy to choose Encompass.

To find out more, contact your local independent agent or visit our website at encompassinsurance.com.

Coverages and discounts are subject to availability and qualifications. Other terms, conditions and exclusions may apply. This is a brief description, not a contract; you should read your policy for full details about the coverages.

*Timely payment assumes there are sufficient funds in your account to cover the full amount of the required payment on the date that the Encompass Easy Pay Plan withdrawal is attempted.

