



The relationship company

Homeowner Insurance

Featured Benefits

- **Penalty-Free Promise^{®*}**
At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.
- **Top-Rated Claim Service**
Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.
- **Common Loss Deductible**
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Identity Fraud Expense Coverage**
Each Homeowner policy includes \$10,000 of coverage to help with expenses incurred as a result of identity fraud.

** "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*



For more reasons why you'll be glad you chose Western National, visit us online at www.wnins.com/about.

The preferred solution for your **home insurance** needs!

ADDITIONAL BENEFITS

- **Personal Injury Liability Coverage**
Protection against loss due to libel, slander, defamation of character, and invasion of privacy is included in our Preferred policy.
- **Protective Device / Smart Home Technology Discount**
A discount may be available to you if you have protective devices to keep your home safe, such as burglary alarms, fire department alarms, or smart thermostats.
- **Sewer and Water Backup Coverage**
Sewer and water backup coverage is available up to \$100,000. In most states \$5,000, is automatically included.

Please review your policy form for complete information about coverage and exclusions that apply.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

CUSTOMIZE YOUR POLICY

- **Additional Coverage Offerings**
You can choose to add a wide variety of coverage options, including:
 - Personal Property Replacement Cost *(included on Preferred policies)*
 - Homeowner Equipment Breakdown
 - Incidental office / business occupancy
 - Jewelry, silver, furs, and fine arts
 - Protection for loss assessment and association deductibles
 - Watercraft, snowmobiles, golf carts, and motorized bicycles
- **Additional Coverage to Replace Your Home**
If the cost to repair or replace your home exceeds the limit purchased, our Preferred Homeowner policies include up to an additional 50% of coverage.
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Coverage to Protect Family Members**
 - Coverage for Non-Resident Relative
 - Personal Property Coverage for Designated Relative
 - Coverage for Resident of Assisted Living Facility
- **Deductible Options**
You can choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.
- **Underground Service Line Coverage**
Western National's Underground Service Line coverage pays to replace or repair exterior service lines that fail or are damaged.



Western National Insurance Group

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Part of the Western National Insurance Group:

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