



PERSONAL LINES HOME PRODUCT OFFERINGS

FOR CUSTOMERS

Personal Lines Home

Product offerings



We offer what you want the most in home protection – a choice.

Our Personal Home products gives you the choice of three offerings (as well as [Condo](#) and [Renter](#) options) with different levels of coverage options. Check out more information by clicking on the offering below:

Coverage/Benefit	Standard	Protection Plus	Premier
Additional Living Expense	Shortest time	Shortest time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Coverage B Other Structures – Percent of coverage A	10%	10%	20%
Coverage C Personal Property – Percent of coverage A	50%	70%	75%
Coverage D Loss of Use – Percent of coverage A	30%	30%	Unlimited up to 24 Months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Fire Department Service Charge	\$500	\$1,000	\$1,000
Firearms (Theft)	\$2,500	\$2,500*	\$5,000*
Freezer Contents (\$50 Deductible)	Available	\$1,000	\$1,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
Golf Cart – Rented	Not Available	\$5,000	\$5,000
HomeXtended®	Not Available	Available	Included
Identity Fraud Expense	Available	\$15,000	\$15,000

*In Texas, we offer \$10,000 limit for loss by theft, misplacing or losing of firearms and related equipment.

Check out more information by clicking on the offering below:



Personal Lines Home

Product offerings




CONTINUED

Coverage/Benefit*	Standard	Protection Plus	Premier
Jewelry, Watches, Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000
Land Restoration	Not Available	Not Available	\$5,000
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available	Available	Available
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Replacement Cost Coverage C	Available	Included	Included
Rodent, Birds and Insects	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Special Additional Amount of Coverage A	Not Available	25%	25%
Trailers not used with Watercraft	\$1,500	\$2,000	\$3,000
Trees, Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available	Available	\$100,000
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included

Check out more information by clicking on the offering below:



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Our Standard offering includes these important coverages:



■ Additional Living Expenses/Fair Rental Value.



■ Coverage B Other Structures -10%.



■ Coverage C Personal Property - 50%.



■ Coverage D Loss of Use - 30%.



■ Open Peril Personal Property Available.



■ Watercraft - \$1,500.



■ Theft of Jewelry, Watches and Furs - \$1,500.



■ Increased Horsepower for Outboard Motor Liability.

Optional Coverage

Replacement Cost

For an additional premium, this endorsement provides Replacement Cost Coverage for Coverage C Personal Property.

Identity Theft Protection

For an additional premium, you can purchase our Identity Fraud Expense Coverage, which includes recovery services, education and prevention assistance and fraud expense coverage up to \$15,000.

Personal Injury coverage is also available for purchase.

Available discounts

Click [here](#) for details on the discounts available.

Our **Protection Plus** offering includes these important coverages:



Specified Additional Limit of Coverage A

- 25% additional limit for increased cost to rebuild.



Expanded Coverage C

- 70% of Coverage A included (vs. 50% in our Standard offering).
- Open Peril Available on HO5.
- Replacement Cost included.



Identity Fraud Expense

- Protection for the cost of recovering your identity from fraud up to \$15,000.



Coverage for Golfers

- Golf Cart Liability to and from Golf Course on Public Roads.
- Rented Golf Cart coverage up to \$5,000.



Watercraft

- Watercraft Liability (outboard motor up to 75 horsepower).
- Watercraft (including trailers) covered up to \$2,000.



Freezer Contents

- \$1,000 in coverage for freezer contents ruined due to a covered loss.
- \$50 deductible.

These coverages are included with Protection Plus, but not Standard:

- Arson, Fraud or Theft Reward coverage up to \$1,000.
- Computer Equipment Off Premises Used in Business up to \$2,500 (\$500 in Standard).
- \$3,000 for Credit Cards (\$500 in Standard).
- \$5,000 Loss Assessment (\$1,000 in Standard).
- Personal Injury Liability.
- Lock Replacement.
- Debris Removal.
- Fire Department Service Charge \$1,000.

Available discounts

Click [here](#) for details on the discounts available.

Our Premier offering includes these important coverages:



Specified Additional Limit of Coverage A

- 25% additional limit for increased cost to rebuild.



Expanded Coverage B

- 20% of Coverage A.



Expanded Coverage C

- 75% of Coverage A included (vs. 50% in Standard and 70% in Protection Plus).
- Open Peril Available on HO5.
- Replacement Cost included.



Unlimited Coverage D Expense

- Unlimited dollar amount.
- Up to 24 months of unlimited coverage for Loss of Use.



Increased Limits for Business

- \$10,000 for business property on premises.
- \$10,000 for computer equipment off premises used in business.
- Additional options for working out of the home – home business and permitted occupancy for business use.



Coverage for Golfers

- Golf Cart Liability to and from Golf Course on Public Roads.
- Rented Golf Cart Coverage up to \$5,000.



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Loss Assessment Coverage

- Increased to \$10,000.



Volunteer Wrongful Acts

- Additional \$100,000 of liability coverage for customers who volunteer.



Additional Coverage for Special Items

- Vault coverage: \$25,000.
- Silverware: \$10,000.
- Securities: \$5,000.
- Jewelry: \$2,500 per article / \$5,000 per occurrence
- Land Restoration \$5,000.
- Identity Fraud Expense Coverage: \$15,000.



And all of the benefits of our Protection Plus Offering

- Personal Injury Coverage.
- Watercraft Liability.
- *And more!*

As a Premier customer, you simply deserve more.

HomeXtended®

Our [HomeXtended](#) coverage is automatically included and could provide even more benefits.

Work-at-Home options

Home business, permitted occupancy and other endorsements may be available based on the business use of your home.

Available discounts

Click [here](#) for details on the discounts available.

Personal Lines Home (Condo)



Product Offerings for Condo Owners

If your home happens to be a condo, we can offer you choices.

Our Personal Home products gives those who own condominiums the choice of three offerings:

Coverage/Benefit	Standard (Condo)	Protection Plus (Condo)	Premier (Condo)
Additional Living Expense	Shortest time	Shortest time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Coverage D Loss of Use	50% of Coverage C	50% of Coverage C	Unlimited up to 24 months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Firearms (Theft)	\$2,500	\$2,500*	\$5,000*
Fire Department Service Charge	\$500	\$1,000	\$1,000
Freezer Contents (\$50 Deductible)	Available	\$1,000	\$1,000
Golf Cart – Rented	Not Available	\$5,000	\$5,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
HomeXtended®	Not Available	Available	Included
Identity Fraud Expense	Available	\$15,000	\$15,000
Jewelry, Watches Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000

* In Texas, we offer a \$10,000 limit for loss by theft, misplacing or losing of firearms and related equipment.

Personal Lines Home (Condo)



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Coverage/Benefit	Standard (Condo)	Protection Plus (Condo)	Premier (Condo)
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available	Available	Included
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Replacement Cost Coverage C	Available	Included	Included
Rodent, Birds and Vermin	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Trailers not used with Watercraft	\$1,500	\$2,000	\$3,000
Trees, Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available	Available	Included
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included

Personal Lines Home (Renter)



Product Offerings for Renters

The choice to rent shouldn't limit your choices in home insurance. Our Personal Home products gives those who rent the choice of three offerings:

Coverage/Benefit	Standard (Renters)	Protection Plus (Renters)	Premier (Renters)
Additional Living Expense	Shortest time	Shortest time	24 Months
Arson, Fraud or Theft Reward	Not Available	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$2,500	\$10,000
Business Property Off Premises	\$1,500	\$1,500	\$2,000
Computer Equipment Off Premises Used in Business	\$500	\$2,500	\$10,000
Coverage D Loss of Use	30% of Coverage C	30% of Coverage C	Unlimited up to 24 months
Credit Cards	\$500	\$3,000	\$10,000
Debris Removal for Fallen Trees – Expanded	Not Available	Included	Included
Debris Removal – Unlimited Expense	Not Available	Not Available	Included
Firearms (Theft)	\$2,500	\$2,500*	\$5,000*
Fire Department Service Charge	\$500	\$1,000	\$1,000
Freezer Contents (\$50 Deductible)	Available	\$1,000	\$1,000
Golf Cart – Rented	Not Available	\$5,000	\$5,000
Golf Cart Liability to and from Golf Course on Public Roads	Not Available	Included	Included
HomeXtended®	Not Available	Available	Included
Identity Fraud Expense	Available	\$15,000	\$15,000

* In Texas, we offer a \$10,000 limit for loss by theft, misplacing or losing of firearms and related equipment.

Personal Lines Home (Renter)



CONTINUED

Coverage/Benefit*	Standard (Renters)	Protection Plus (Renters)	Premier (Renters)
Jewelry, Watches, Furs (Theft)	\$1,500	\$2,000/\$3,000	\$2,500/\$5,000
Lock Replacement	Not Available	\$250/\$500	\$500/\$1,000
Loss Assessment Section I or II	\$1,000	\$5000	\$10,000
Money	\$200	\$250	\$1,000
Open Peril Personal Property	Available	Available	Included
Ordinance or Law	10%	10%	25%
Personal Injury Liability	Available	Included	Included
Portable Electronic Equipment	\$1,500	\$1,500	\$2,000
Replacement Cost Coverage C	Available	Included	Included
Rodent, Birds and Vermin	Not Available	Not Available	\$5,000
Securities	\$1,500	\$2,000	\$5,000
Service Vehicle Coverage Section I and II	Included	Included	Included
Silverware	\$2,500	\$3,000	\$10,000
Trailers not used with Watercraft	\$1,500	\$2,000	\$3,000
Trees, Shrubs Replacement	\$500	\$750	\$1,000
Vault Coverage for Jewelry, Securities and Silverware	Not Available	Not Available	\$25,000
Volunteer Wrongful Acts	Available	Available	\$100,000
Waterbed Liability	Not Available	Included	Included
Watercraft	\$1,500	\$2,000	\$2,000
Watercraft Liability – Outboard Motor 75 Horsepower or Less	Included	Included	Included

Personal Lines Home Discounts



DISCOUNTS

Because you deserve more for your money.



Advanced Quote

- Applies to both primary and seasonal dwellings, for HO3, HO5 and HO6 policies.
- Quote must be 8 or more days in advance of the effective date (based on original quote date).



Fortified Home

- Applies to HO3, HO5 and DP1, DP2, DP3.
- Certificate must be submitted at new business for underwriting review.
- Applies to a one or two family dwelling that has been certified as meeting the requirements of the FORTIFIED for Safer Living® Standards.



Multi-Policy

- Applies to insureds that have any of the following eligible policies written with State Auto:
 - Private Passenger Auto.
 - Umbrella.
 - Dwelling Fire.
 - Seasonal/Secondary Home.
- Applies to all forms: HO3, HO4, HO5, and HO6.
- Also applies when there's a promise of a corresponding Auto, Umbrella, Dwelling Fire or seasonal/secondary policy by the expiration date.



New Construction

- Applies to HO3 and HO5 policies.
- Based on year of construction.



Prior Carrier

- Applies to homeowner policies that have been continuously insured with the same prior carrier for at least three years.



Protective Devices

- A variety of discounts given for protecting your home.
- Applies to all HO3, HO4, HO5, and HO6 and Dwelling Fire (DP1, DP2, DP3).
- For the Central Station Alarm Discount, a certificate must be submitted.



Roof Construction

- Applies to HO3 and HO5 policies.
- Discount is based on roof material of tile, concrete, metal or slate, and age of roof.

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*The Smart Home discount is a by-peril discount.
**The Smart Home program is available for new and existing Connect Home business in participating states.

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Personal Lines Home Products



HomeXtended® Coverages Endorsement

Provides a single bundle of extra coverage for you.

- Included under our [Premier](#) offering.
- Available under our [Protection Plus](#) offering.
- Not available under our [Standard](#) offering.

Coverage	Limit
Cellular Phone Coverage	Up to \$ 500
Computer Personal Records Coverage	\$1,500
False Alarm Coverage	Up to \$1,000 aggregate limit per policy period
Fire Extinguisher Coverage	Up to \$250 per aggregate limit per policy period
GPS Coverage	Up to \$500
Increased ID Fraud Expense Coverage	\$10,000
Mortgage and Related Extra Expense Coverage	<ul style="list-style-type: none">■ Up to \$1,000 for acquisition cost for title searches, appraisal fees and application fees.■ Up to \$2,000 for additional monthly mortgage interest expense.
Personal Property-Business Use Coverage	Up to \$5,000

MKPL-7-1019

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accident and losses, or satisfy federal, state and local codes, ordinances and regulations.