



## The coverage you need, the options you want

Your home is your most valuable possession, and you need coverage for it at a reasonable price. You also want the flexibility to customize this coverage to fit your lifestyle. Farmers® offers you all this in the Texas Family Home policy — plus the expertise to get you back where you belong in the event of an unfortunate incident.

The Texas Family Home policy gives you peace of mind. Your house, separate structures and personal property are covered for losses caused by:

- Fire and lightning
- Sudden and accidental damage from smoke
- Windstorm, tropical cyclone and hail
- Explosion
- Aircraft and vehicles
- Vandalism and malicious mischief
- Riot and civil commotion
- Theft
- Sudden and accidental discharge, eruption, overflow or release of water
- Buildup of ice
- Fall of trees or limbs, including felling, topping or trimming
- Falling objects
- Weight of ice, snow or sleet
- Collapse of building or structural part of the building

Above are subject to policy terms and conditions.

### Dwelling and separate structures

The Texas Family Home policy covers separate structures, such as a detached garage, for 10 percent of the coverage amount you've chosen for your house.

### You're in charge

You choose the amount of coverage you want for your house. Your Farmers agent can help you determine values, but the decisions are yours.



### Personal property

You'll rest easy knowing that your personal property is covered anywhere in the world up to the amount of coverage you select. Your personal property away from the premises at another of your residences is covered for up to 10 percent of the amount of coverage for your personal property.

### Replacement cost

The Texas Family Home policy covers the insured dwelling, separate structures and most of your personal property for replacement cost, without a deduction for depreciation. Some items, such as fences, satellite dishes, antiques, and other items specified in the policy, are settled on an actual cash basis. See policy for details.

### Personal liability

The Texas Family Home policy covers many instances when you're legally obligated to pay for bodily injury or property damage to others, resulting from events such as:

- The use of your premises, including swimming pools. (You can also cover other residential property you use for an additional premium.)
- The acts of your pets.
- Unintentional acts committed by you or qualified household members, either on or off your premises.

The policy also covers you when you're legally obligated to pay for damages for personal injury, such as libel, slander, defamation of character, etc.

Reasonable and necessary medical payments for most other people injured on your premises, regardless of your liability, will be paid up to the limits you select.

### Expenses

Your liability coverage also includes expenses we incur defending you against covered lawsuits, such as court costs and attorney, investigator and witness fees. It also pays expenses you incur at Farmers' request, including up to \$250 per day for actual loss of earnings as well as the premium on bonds required in a lawsuit we defend.

### First aid expenses to others

The Texas Family Home policy pays the costs you incur for necessary medical aid to other people at the time of a covered occurrence.

### Damage to property of others

Under this policy, you're covered up to \$1,000 for damage to the property of others that you or your qualified household members cause and you aren't legally responsible to pay for the damage.

### More coverage

The Texas Family Home policy doesn't stop there. It also includes these important coverages (amounts and terms of coverage are spelled out in the policy contract):

- Arson and burglary reward
- Building ordinance or law
- Identity fraud, unauthorized use of credit cards, debit cards, fund transfer cards, forgery and acceptance of counterfeit money
- Debris removal
- Fire department service charge
- Food spoilage
- Glass breakage
- Lock replacement
- Loss assessment coverage
- Trees, shrubs, plants and lawns

The "Loss of use" feature is particularly noteworthy. If your home is rendered uninhabitable by a covered loss, the Texas Family Home policy will reimburse you for

additional living expenses to maintain your normal standard of living (such as staying in a motel) for up to 20 percent of the coverage on your house for as long as 24 months — and reimburse you for loss of rents for up to 12 months.

### Optional lifestyle coverages

Farmers believes your coverage should fit you to a tee. It should reflect your goals, your circumstances and the kind of life you live. You can add these endorsements to the Texas Family Home policy to customize your coverage to your lifestyle:

- **For people who work from their homes or for themselves:** Increased Limit on Business Property, Business Pursuits Liability, Office, Private Schools or Studio Liability, Child Care Liability
- **For the casual rancher or farmer:** Incidental Farmer or Ranch Owners
- **For the boater:** Watercraft Liability
- **For people with jewelry, furs, fine arts or silverware/goldware, etc.:** Personal Article floaters
- **For hunters or gun collectors:** Firearms floater



### Further optional coverages

We want you to tailor your coverage to fit you exactly. You may want to consider getting these optional coverages:

- **Extended Replacement Cost coverage** — provides up to an additional 20 percent of the coverage on your house, if necessary, to repair or replace the damage caused by a covered loss.
- **Limited Slab or Foundation Access coverage** — covers access through a slab, foundation,

concrete floor, etc. to repair that part of your home's plumbing system from which water suddenly and accidentally discharged.

- **Limited Coverage for Water (Sewer) Backup** — extends coverage for damage to your insured property from a sudden and accidental sewer backup inside the house or separate structure.

### Discounts

Another great thing about Farmers is our wide array of discounts. We'll reward you:

- **If you take good care of your home** — Home Renovation discount, Interior Inspection discount, Central Burglar Alarm discount
- **If you have more than one kind of policy with us:** Auto/Homeowners discount, Home/Life discount
- **Just for turning 55 years old!**

## Discover the advantage of personal service

These days, many insurance companies deal with their customers only by mail or phone. But when you choose Farmers, you have a personal, professional agent helping you every step of the way: helping you to identify your needs, helping you to

choose the best coverage for you at the best possible price, conducting a periodic Farmers Friendly Review® to update your coverage if necessary, and being there for you in the event of a claim.



### Farmers HelpPoint® claims service

Whenever you have a claim, call Farmers HelpPoint service at (800) HelpPoint — (800) 435-7764. With Farmers HelpPoint, all you have to do is call one number and one of our specially trained consultants can help you file a claim, determine your most urgent needs and meet them — fast! And best of all, HelpPoint is available every day of the year, around the clock. In the unfortunate event of an emergency, we're there to get you back where you belong.

But don't just take our word for it. Our HelpPoint claims call centers

have been recognized for providing "An Outstanding Customer Service Experience" under the J.D. Power and Associates Certified Call Center Program.<sup>sm</sup> The HelpPoint call center is the property and casualty insurance industry's first call center to receive this recognition.

For J.D. Power and Associates Certified Call Center Program<sup>sm</sup> information, visit [www.jdpower.com](http://www.jdpower.com) or call (866) 842-7548.

*This is not a policy contract but a general description. The policy itself should be read for the coverages and exclusions. The policy deductible applies to all coverages mentioned in the folder unless otherwise stated.*



Farmers is proud to be one of the top ten corporate contributors to the



**FARMERS**  
HOME INSURANCE

Gets you back where you belong.®

**Bartley D Corbin, M.A.**

(915) 440-4421

[FarmersElPaso@FarmersElPaso.com](mailto:FarmersElPaso@FarmersElPaso.com)

[www.FarmersElPaso.com](http://www.FarmersElPaso.com)

# Texas Family Home Policy



Cover your biggest investment



**FARMERS**  
HOME INSURANCE

Gets you back where you belong.®