

HOME INSURANCE

Home optional coverages



VALUABLE ARTICLES COVERAGE

If you own high-value items such as jewelry, fine art, or collectibles, you should consider adding extra coverage to your policy.

Complete coverage Enjoy peace of mind knowing your valuables are protected in the event of damage or loss.

Minimal cost For as low as a few dollars a month, items are protected for a fraction of what it would cost to replace them.

Flexible options With grouped or itemized coverage options, you can get the amount of protection that fits your needs.



PERSONAL PROPERTY REPLACEMENT COST COVERAGE¹

Optional with all Safeco® homeowners plans. Included with Safeco Premier™ We'll pay the actual cost to replace your things that were damaged, lost, or stolen, regardless of their age and condition, up to the limits and deductible you select.

SPECIAL PERSONAL PROPERTY

Optional with all Safeco homeowners plans. Included with Safeco Premier™ Covers many types of losses excluded by your home policy. Except items specifically excluded, personal property is covered against all losses, including mysterious disappearance.



EQUIPMENT BREAKDOWN COVERAGE²

Equipment breakdown coverage helps protect homeowners like you in the event of unexpected occurrences and can be added to your existing policies for just \$2 a month. Coverage highlights include:

Broad coverage Mechanical, electrical, or pressurized system breakdown, including household heating and cooling systems; computer systems; audio and video systems; appliances; and swimming pool and spa mechanical equipment.

High limit and low deductible Coverage of up to \$50,000 and a deductible of just \$500.

Additional protection If your home becomes uninhabitable due to equipment breakdown, temporary living arrangements are covered. This is a benefit most warranties and service contracts don't offer.



Jane Stadlman
SOUND INSURANCE AGENCY, INC.
9627 AURORA AVE N
SEATTLE, WA 98103
206-527-0888
JANE@SOUNDINSURANCE.COM





HOME WARRANTY³

A home warranty is the perfect way to help you protect against those surprise expenses caused by normal wear and tear. That's why Safeco has partnered with American Home Shield®, the leading provider of home warranty plans in the U.S. for more than 40 years. AHS helps facilitate the entire process and provides quality service when it comes to repairing or replacing your covered items.

Whether you want broad coverage for appliances and components of electrical and plumbing systems or just need to protect a few specific things, there's an option for you. You'll pay monthly or annually for your plan and then, when a repair or replacement is needed, a low service fee covers the entire fix.



SERVICE LINE

This coverage protects the underground utility lines that bring water, power, and communications to your home. It includes repair or replacement with environmentally friendly materials; excavation costs; expedited expense reimbursements; and coverage for outdoor property. Covered losses include, but are not limited to, wear and tear; rust and corrosion; mechanical breakdown; freezing or frost heave; and tree or other root invasion. Not available in all states.



EXTENDED DWELLING COVERAGE

Optional with all Safeco homeowners plans. Included with Safeco Premier™ Homeowners coverage is designed to reconstruct your home under normal conditions after a total loss. But in the event of a catastrophe, soaring demand for building materials and labor could cause reconstruction costs to increase (up to 50% in some cases), leaving policy limits inadequate. That's where extended dwelling coverage kicks in.

Additional protection You can select 25%, 50%, 75%, or 100% additional coverage. 75% and 100% options are only available to customers with Safeco Optimum; the Safeco Premier bundle includes the 100% coverage level.



PERSONAL OFFENSE COVERAGE

Optional with all Safeco homeowners plans. Included with Safeco Premier™ Most people never imagine they'll be sued for libel or slander. And yet a simple post on social media or a blog that harms another person's reputation could lead to a lawsuit costing you thousands of dollars in legal fees and damages. For less than \$1 a month, personal offense coverage can protect you in the event you are the target of such a lawsuit.

Broad range of protection Covered personal offenses include false arrest; detention, imprisonment, or malicious prosecution; libel, slander, or defamation of character; invasion of privacy; wrongful eviction; and wrongful entry.



IDENTITY RECOVERY COVERAGE

Recovering from identity theft can be a very costly, time-consuming, and stressful experience. With Safeco's identity recovery coverage, you can replace that worry with calm for just \$1 a month. Should you ever find yourself the victim of identity theft, we'll be there to support you with:

Case manager At no additional charge, a dedicated case management company will work directly with you through the claim process.

High annual limit Expense reimbursement up to \$25,000 annually for expenses incurred after identity theft.

Lost wages and child or elder care expenses Up to \$250 per day/\$5,000 total.

No adverse premium impact Any claims made under this coverage option will have no impact on future premiums or agent loss ratio.



INCIDENTAL FARMING

With a few extra acres and a few extra animals, you could be taking on a few extra risks not covered by a traditional home policy. That's why Safeco offers the Incidental Farming Endorsement. By adding it to your current homeowners coverage, you can make sure your policy is working as hard as you are to help protect the home you love. The Incidental Farming Endorsement covers the incidental raising of agricultural products and animals or operating a roadside stand. It also covers other structures and farm personal property used for incidental farming and extends liability coverage to a nonresident farm employee.