**HOMEOWNERS**

# “We love to offer Safeco home insurance quotes to our Oklahoma customers because we trust Safeco to provide long term value on your Oklahoma home insurance and your Oklahoma City car insurance”

**REASONS TO WRITE SAFECO®**

**TOP3**

1

2

3

# Flexible coverage options your customers will love.

We offer homeowners the freedom to choose from multiple levels of insurance protection:

Safeco Optimum: Our highest level of coverage with increased protection for extensive assets and treasured belongings

Safeco New Quality-Plus:

A high quality policy with the perfect balance between coverage and value

Safeco Essential:

A homeowners coverage lets you sell a solid policy at the most affordable price

# Safeco makes it easy.

We’ve enhanced our Quote

& Issue system on the Safeco Now®

platform to allow you to customize Safeco’s homeowners policy based on the way you sell. You can

adjust your preferences in one of two ways:

1. Customize the coverage levels and features with your own defaults
2. Use our company suggested features with a single click of a button

For even more convenience and savings, customers can combine a Safeco auto and homeowners policy into a Safeco Package.

# Industry-leading suite of optional coverages.

Safeco offers additional product features that further enhance the protection of your customers and their belongings.

Equipment breakdown:

* For just $2 a month, this valuable coverage offers an extra layer of protection for the home systems and equipment your customers depend on most

Identity recovery coverage:

* For $1 a month, we can help a customer restore their identity if it’s stolen

Personal offense coverage:

* Protects customers from libel or slander liability exposures

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**HOMEOWNERS - COVERAGE HIGHLIGHTS**

All of the highlighted coverage limits below can now be customized in Quote & Issue! You can also adjust your preferences in seven additional coverage options: deductible, personal injury, identity theft, special personal property, loss assessment, sewer & water back-up limits, full value personal property.



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| --- |
| **Coverage Safeco Safeco Safeco Optimum New Quality-Plus Essential** |
| **Product Features** |  |  |  |
| Dwelling - Coverage A | 100%(optional EDC 25% or 50%) | 100%(optional EDC 25% or 50%) | 100%(optional EDC 25% or 50%) |
| Other Structures - Coverage B | % set with preferences | % set with preferences | % set with preferences |
| Personal Property - Coverage C | 50% minimum | 50% minimum | 50% minimum |
| Loss of Use - Coverage D Coverage Limit/Month Limitation | 20% / 24 Months | 20% / 24 Months | 20% / 24 Months |

|  |  |  |  |
| --- | --- | --- | --- |
| **Liability Coverage Limit Levels** |  |  |  |
| Liability Limit - Coverage E | $100,000 /$300,000 /$500,000 | $100,000 /$300,000 /$500,000 | $100,000 /$300,000 / $500,000 |
| Medical Payments Limit - Coverage F | $1,000 / $5,000 / $10,000 | $1,000 / $5,000 / $10,000 | $1,000 / $5,000 / $10,000 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Personal Property Coverage Limit Levels** |  |  |  |
| Money | $1,000 | $250 | $250 |
| Rare coins and currency | $5,000 | $3,000 | $500 |
| Securities | $5,000 | $3,000 | $500 |
| Watercraft, including trailers | $3,000 | $3,000 | $3,000 |
| Trailers, not used with watercraft | $3,000 | $3,000 | $3,000 |
| Theft of jewelry | $5,000 | $3,000 | $500 |
| Theft of silver | $5,000 | $3,000 | $500 |
| Business property on/off premises | $3,000 / $1,000 | $3,000 / $1,000 | $3,000 / $1,000 |
| Tapes, records | $500 | $500 | $500 |
| Theft of rugs | $10,000 | $5,000 | $5,000 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Additional Coverages** |  |  |  |
| Debris removal (Trees, shrubs, other plants) | 5% Cov A/$1,000 trees/$500 per tree | 5% Cov A/$1,000 trees/$500 per tree | 5% Cov A/$500 trees/$500 per tree |
| Fire department service charge | $5,000 | $3,000 | $500 |
| Land stabilization | $10,000 | $5,000 | $5,000 |
| Building, ordinance or law | 10%(20% or 50% optional) | 10%(20% or 50% optional) | 10%(20% or 50% optional) |
| Arson reward | $25,000 | $25,000 | $25,000 |
| Fungi, wet or dry rot, or bacteria | $10,000 | $10,000 | $5,000 |
| Criminal conviction | $2,500/$5,000 | $2,500/$5,000 | $2,500/$5,000 |
| Credit card forgery | $5,000 | $3,000 | $500 |
| Loss assessment | $5,000 | $3,000 | $500 |
| Property damage to others | $5,000 | $3,000 | $500 |
| Motorized land vehicles |  |  |  |
| Vehicles used solely to service residence | Not Limited | Not Limited | Not Limited |
| Designed for handicapped | Not Limited | Not Limited | Not Limited |
| Disassembled parts | $5,000 | $3,000 | $500 |
| Children’s electronic ride-on vehicle | $5,000 | $3,000 | $500 |
| Golf carts | $7,500 | $7,500 | Excluded |