



Homes • Farms • Estates • Rentals • Commercial



LOUDOUN MUTUAL

Since 1849

Virginia's Property Insurance Specialists

PO Box 58 • Waterford, VA 20197

Phone 800.752.3458

www.LoudounMutual.com

What makes Loudoun Mutual different from other insurance companies?

Longevity

Loudoun Mutual is one of Virginia's oldest companies. We have a tradition of service to our policyholders since 1849.

Local Knowledge, Local Leadership

As Virginia's property insurance specialist, Loudoun Mutual is one of the leading writers of home, farm, and rental dwelling insurance in Virginia. We are a mutual insurance company, owned by and operated for the benefit of our policyholders.

Commitment to High Touch Customer Service

Loudoun Mutual is committed to providing its' policyholders with broad coverages, flexible payment plans, excellent service, especially when there is a claim, and affordable, competitive pricing. As part of our commitment to providing "high-touch" customer service, we still answer our phones with a live person and have claims staff located throughout the Commonwealth of Virginia.

Financial and Operational Strength

Loudoun Mutual Insurance Company is rated A- (Excellent) by AM Best, the premier insurance financial rating organization. Through conservative investing, the use of technology, and prudent risk selection, Loudoun Mutual is strongly committed to having the financial and operational resources to respond when our policyholders need us most.

Innovative Products

Along with offering insurance policies for homes, farms, rental properties, and umbrella liability, Loudoun Mutual has programs designed specifically for churches, bed and breakfast risks, farm wineries, mobile homes, condominiums, and many commercial risks.

A Tradition of Serving Virginians Since 1849

Loudoun Mutual's insurance programs

Dwelling Properties

Loudoun Mutual is one of the leading insurers of investment properties in Virginia. Properties occupied by 1 to 12 families can be insured under the Dwelling Properties program.

Coverages are available to insure the dwelling, personal property used to service the premises, other structures, and loss of rental income. Liability protection can also be included that protects you in the event that you are sued for

an occurrence arising out of the rental property. In addition to the standard dwelling coverages, Loudoun Mutual has

policy enhancements and options available, such as equipment breakdown and service line coverage, which allow coverage to be tailored to your needs and budget.

Homeowners

As Virginia's Property Insurance Specialist, Loudoun Mutual has multiple programs and endorsements available to insure owner occupied residences or condominiums under the homeowner program. Coverage is provided for the dwelling, other structures such as detached garages, personal property, loss of use and personal liability. Many endorsements and optional coverages are available. In addition to insuring dwellings under the homeowner program, Loudoun Mutual can insure renter's personal property and liability.

Mobile Homeowners

Whether your home is located in a manufactured housing community, in town, or on acreage out in the country, Loudoun Mutual can insure owner occupied single and doublewide manufactured housing under several different types of mobile homeowner policies. Coverage is provided for the mobile home, other structures, personal property, loss of use and personal liability. Stated amount coverage is automatically included on most mobile homes and replacement cost is available for personal property.



Farmowners

Since 1849 Loudoun Mutual has been insuring farm properties. Loudoun Mutual is now the second largest writer of farmowners insurance in Virginia. Like the homeowner program, the farmowner program is designed to insure owner occupied farms, plus coverages can be included to insure barns, farm machinery, animals, and other farm related property. This program also provides liability protection for occurrences arising out of farming operations. A Loudoun farmowners policy can even be written on a farm that is owned by an LLC or family corporation.

Farm Property

For non-owner-occupied farms, Loudoun Mutual offers the farm property program. Coverage is available for barns, tenant occupied dwellings, farm machinery and animals, as well as liability protection for occurrences arising out of the farm operations.

Commercial Property

Loudoun Mutual also insures commercial properties, including rural churches, woodworking shops and businesses found on Main Street or in the rural areas of Virginia.

Personal Umbrella

Loudoun Mutual's umbrella program offers higher limits of liability and broader coverages that extend beyond the liability limits and coverages provided under the homeowner, farmowner and personal automobile programs. Up to \$5,000,000 liability limits are available.

Specialty Programs

In addition to traditional lines of insurance, Loudoun Mutual has the expertise and ability to tailor coverages to insure unique property risks.



A sampling of the coverage enhancements available through Loudoun Mutual include:

- Equipment Breakdown and Service Line Coverage
- Identity Recovery Coverage
- Expanded Building Replacement Cost Coverage
- Expanded Personal Property Coverages
- Earthquake
- Personal Injury Coverage
- Water Damage from the Back-up of Sewers and Drains
- Ordinance or Law, Building Code Compliance after a loss
- Inland Flood Coverage

Some of the more unique property risks Loudoun Mutual is willing to consider include:

- High Valued Properties and Estates
- Vacant dwellings
- Dwellings under construction or renovation
- Student Housing
- Seasonal or Secondary Homes
- Older commercial buildings
- Older Homes
- Wineries
- Horse Farms
- Properties located more than 5 miles from a firedepartment

Please meet with your local Loudoun Mutual agent to discuss these coverage enhancements and how a Loudoun Mutual policy can be tailored to meet your specific needs and budget.

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Loudoun Mutual is represented throughout the Commonwealth of Virginia by a network of professional independent insurance agents. Their insurance knowledge and local expertise means your insurance policy is specifically designed to meet your needs. To find out more about Loudoun Mutual or to find an agent near you, either visit the company website at www.loudounmutual.com or telephone us at 800.752.3458. One of the Loudoun Mutual advantages is a real person will be there to answer your call, 24 hours a day, seven days a week.

Let a Loudoun Mutual agent discuss how Loudoun Mutual can help protect your property today!



Your Local Loudoun Mutual Agent is: