



INSURANCE PROGRAMS *for* HOMEOWNERS



LOUDOUN MUTUAL

A CULTURE OF CARING SINCE 1849

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HOMES • FARMS • ESTATES • RENTALS • COMMERCIAL

YOUR HOME is probably your family's largest investment and your family deserves insurance protection and coverages beyond the coverages offered under the industry's standard homeowners policy. To better protect your family, the broader coverages provided by Loudoun Mutual's standard homeowner policy include:

- The Loudoun Mutual standard policy provides liability and medical payments coverage and is extended to cover your minor child's part-time business activities.
- Personal Property Special Limits are higher.
 - Money – \$250 instead of \$200
 - Securities – \$1,500 instead of \$1,000
 - Electronic Devices – \$1,500 instead of \$1,000
 - Jewelry – \$2,500 instead of \$1,500
- Food Spoilage \$500
- Sinkhole Collapse Coverage

Because we are Virginia's Property Insurance Specialist, Loudoun Mutual offers multiple programs and endorsements to insure your home. A few of the highlights of Loudoun Mutual's homeowners program include:

THE GUARDIAN ENDORSEMENT

Loudoun Mutual offers the Guardian endorsement for most homes and double-wide mobile homes. In addition to providing higher limits on many items, the Guardian endorsement provides some very special coverages designed to meet the needs of today's homeowner. Coverages in the Guardian endorsement include:

- **Personal Property Replacement Cost** – In addition to adding replacement cost coverage on your personal property, the personal property limit is increased to 70% of the dwelling coverage.
- **Sewer Back-Up** – Up to \$10,000 coverage is available for damage caused by water which backs up through sewers or drains.
- **Extra Mortgage Expense** – Reimbursement is provided for additional interest expense if your home is destroyed by a covered peril and the new mortgage on your rebuilt home has a higher interest rate.
- **Expanded Computer Coverage** – Broader coverages are provided for mishaps such as dropping your computer or spilling a drink on it.

THE GUARDIAN PLUS ENDORSEMENT

For homes that qualify, Loudoun Mutual offers the Guardian Plus endorsement. Guardian Plus, like the Guardian endorsement, provides additional coverages and higher limits over the standard homeowner policy.

The Guardian Plus endorsement includes the Guardian features PLUS these additional coverages:

- **Personal Property coverage is increased to 75% of the dwelling limit.**
- **Enhanced Sewer Back-Up coverage.** Damage caused by water which backs up through sewers or drains is covered up to the limit the home is insured for.
- **Personal Injury coverage** provides protection for lawsuits resulting from allegations of libel and slander.
- **Golf Cart Liability** is added for liability resulting from the operation of a golf cart on or off the golf course.
- **Expanded Replacement Cost** – In the event there is not enough coverage to rebuild your home after a covered loss, Guardian Plus provides an additional 20% of the dwelling coverage limit.
- **Loss of guns or jewelry caused by theft is expanded to \$5,000 (\$2,500 per item).**

We encourage you to compare Loudoun Mutual's Guardian and Guardian Plus endorsements to the coverages offered by other companies. When you make the comparison you will find the Guardian and Guardian Plus endorsements provide broad coverages at a very competitive price.



THE MASTERGUARD PROGRAM

For newer, select homes and estates, Loudoun Mutual offers the MasterGuard program. This program is designed to provide coverage for higher valued residences and includes broader coverage and higher limits for the policyholder's dwelling and personal property. The insurance policy contract is written using the broadest coverage of any insurance policy readily available. Some highlights are:

- **160% Cash Out Option** – We will pay 160% of the dwelling limit in the event of a total loss. This includes all losses for the dwelling, personal property and additional living expenses.
- **Expanded Replacement Cost** – In the event there is not enough coverage to rebuild your home after a major loss, MasterGuard provides an additional 30% of the dwelling coverage limit.
- **Additional Living Expense** is provided to cover the Actual Loss Sustained for a reasonable time while the insured

premises is made fit for use or until your household is permanently relocated.

- **Personal Property limit is increased to 75%** of the Coverage A amount and is insured for many additional types of losses.
- **Tree Removal coverage is provided up to \$1,000.**
- **Coverage is provided for loss by earthquake.**
- **Enhanced Sewer Back-Up** – Damage caused by water which backs up through sewers or drains is covered up to the limit the home is insured for.
- **Loss of guns or jewelry caused by theft is expanded to \$5,000 (\$2,500 per item).**
- **Personal Injury** provides protection for lawsuits resulting from allegations of libel and slander.
- **Golf Cart Liability** coverage is added for liability resulting from the operation of a golf cart on or off the golf course.
- Policies are written with a minimum \$1,000 deductible and \$500,000 liability limit.

The MasterGuard Program provides the broadest coverage available from the Company.

MASTERGUARD CLASSIC PROGRAM

For nicer homes not eligible for the MasterGuard program due to their value or location, and for older, "classic" homes and estates, Loudoun Mutual offers the MasterGuard Classic program. This program is designed to provide coverage for older, unique, higher valued residences. The MasterGuard Classic program includes the same broader coverages and



higher limits as the MasterGuard program; however, because of the unique nature of older homes, expanded replacement cost coverage is not

available. The policy contract is written using the broadest coverage of any insurance policy readily available.

MANUFACTURED HOME PROGRAMS

Loudoun Mutual has programs available to insure both single and double-wide manufactured homes, regardless of age. Newer double-wides on a solid masonry foundation may be insured in our homeowner program to provide better rates. In the event of a total loss, all single-wide and double-wide manufactured homes claims (except when insured by an FL-1 policy) will be settled according to the Coverage A limit shown on the declarations page. All mobile homes insured with Loudoun Mutual receive an extra 5% of the applicable limit to cover the cost of debris removal, or \$5,000, whichever is greater.

Additional Loudoun Mutual Enhancements

Identity Recovery

Loudoun Mutual automatically includes Identity Recovery on every homeowner policy unless a policyholder chooses to opt out. Identity Recovery provides up to \$15,000 for expenses incurred by you due to the theft of your identity. In addition to reimbursing expenses associated with an identity theft, this coverage provides identity theft management services to advise and assist you with the necessary paperwork to recover your identity in the event of a loss.

Home Systems Protection and/or Service Line Coverage

Coverage may be added to your policy for sudden and accidental mechanical or electrical breakdown of your home's systems, such as HVAC equipment, hot water heaters, electrical power panels and media equipment. The limit of liability is dependent upon the age of the covered home equipment. If less than 15 years old, \$100,000 maximum limit is provided. If the covered home equipment is 15 years or older, a \$1,500 limit per damaged unit will apply. Also available is Service Line coverage for a variety of underground piping and wiring, such as water, sewer/waste disposal, gas or propane and electrical lines, that are located on your insured premises and owned by you. Coverage is provided for leaks, breaks, tears, rupture, collapse, or arcing of a "covered service line" possibly caused by root infiltration, freeze, wear and tear, rust or corrosion. We will pay up to \$10,000 for any one service line failure for dwellings less than 50 years old. If the dwelling is 50 years or older, we will pay \$2,500 per damaged covered service line.

Inland Flood

Every home is at risk for flooding. Designed specifically for residents in low-to-moderate risk areas, our Inland Flood coverage endorsement can add affordable flood coverage to your homeowner, farmowner or dwelling fire policy. The endorsement covers the residence and certain other structures, personal property and loss of use (sub-limits may apply to both), property the policyholder moves to safety (first 30 days), and debris removal.

Loudoun Mutual Also Insures Other Types of Property

As Virginia's property insurance specialist, Loudoun Mutual is one of the top writers of homeowners insurance in Virginia. In addition to offering policies for homes, umbrella liability and dwellings, Loudoun Mutual has programs designed specifically for bed and breakfast operations, churches, farms, farm wineries, manufactured housing, condominiums, rental dwellings, and commercial risks.



Why You Should Choose Loudoun Mutual Insurance Company

Loudoun Mutual has been insuring Virginians since 1849 and is one of the top property insurance writers in Virginia. Because we are a mutual insurance company, owned by and operated for the benefit of our policyholders, Loudoun Mutual is committed to providing its policyholders with broad coverages, flexible payment plans, excellent service (especially when you have a claim) and affordable, competitive pricing. Since 1849, Loudoun Mutual has built a tradition of financial stability and service to our policyholders. We are committed to being there for you when you need us.

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 a Loudoun Mutual 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.

Loudoun Mutual Insurance Company is rated A- (Excellent) by AM Best, the premier insurance rating organization. Through conservative investing, the use of technology, and prudent risk selection, Loudoun Mutual is committed to continuing its Tradition of Service. Contact a local Loudoun Mutual agent to discuss how Loudoun Mutual can help protect your home today!

Your local Loudoun Mutual agent is:

Please note this brochure is only intended as a summary and does not provide any coverage. Please refer to your insurance policy for specific coverage details.

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