

# HOMEOWNERS INSURANCE

## Multi-Protector Additional Coverages

Now your Michigan Insurance Company Homeowners Policy can provide even more protection . . . with three alternatives for **Multi-Protector Coverages\***. This group of additional endorsements has been developed in response to the needs of today's homeowner, and coverages are available at affordable prices.

### Multi-Protector Coverages

All Multi-Protector Endorsements include increased and added coverages, including Coverage C – Personal Property Special Limits of Liability described below, subject to the policy provisions and the existing coverage limits.

COVERAGE DESCRIPTION	MULTI-PROTECTOR ELITE	MULTI-PROTECTOR DELUXE	MULTI-PROTECTOR PLUS
Money, bank notes, precious metals, coins and medals	\$ 550	\$ 300	\$ 100
Securities, accounts, deeds, etc.	\$ 4,000	\$ 2,500	\$ 1,500
Watercraft	\$ 1,500	\$ 1,000	\$ 500
Trailers NOT used with watercraft	\$ 2,000	\$ 1,500	\$ 1,500
Jewelry, watches, furs, gems	\$ 10,000	\$ 4,000	\$ 1,500
Firearms	\$ 8,000	\$ 4,000	\$ 1,000
Silverware, goldware, pewterware	\$ 7,500	\$ 2,500	\$ 1,000
Business property on premises	\$ 7,500	\$ 2,500	\$ 1,500
Business property off premises	\$ 750	\$ 250	\$ 150
Electronic apparatus in or upon a vehicle	\$ 500	\$ 250	\$ 100
Electronic apparatus NOT in or upon a vehicle	\$ 500	\$ 250	\$ 100
Pet Coverages (subject to \$300 max. per pet)	\$ 600	\$ 400	\$ 300
Exterior Door Locks Replacement	\$ 500	\$ 400	\$ 300
Debris Removal for Fallen Trees	\$ 750	\$ 500	\$ 200
Trees, Shrubs and Plants	\$ 1,000	\$ 1,000	\$ 750
Water Backup	\$ 10,000	\$ 5,000	\$ 4,000
Mortgage Extra Expense	\$200 mo./\$3,000 max.	\$100 mo./\$1,500 max.	
Increased Loss Assessment	\$ 7,500	\$ 5,000	
Increased Ordinance or Law	30% of Cov. A	15% of Cov. A	
Fire Extinguisher Recharge Expense	\$ 250	\$ 150	
Identity Fraud Expense Coverage	\$ 15,000	\$ 5,000	
Personal Property Replacement Cost	Included		
Increased Section II Limits of Liability	Cov. E – Add'l \$100,000 Cov. F – Add'l \$1,000		
Fire Department Service Charge		\$1,000	
Damage to Property of Others		Up to \$1,000 per occurrence	
Personal Injury Coverage		Included	
Business Pursuits of Minors, such as babysitting, newspaper routes, and lawn care		Included	
Policy Deductible Waived in the event of a total covered loss		Included	
Companion Policy Deductible Waiver (Private Passenger Auto and Homeowners)		Included	

**\*NOTE: Please discuss with your agent the specific availability, eligibility and coverage details.**

Your agent is an insurance professional able to give you complete information on Multi-Protector and other products. So call today for a free insurance consultation.

This material is designed to provide a simplified description of the Multi-Protector endorsements. It gives only a general description of some of the coverages available. The actual coverages provided are governed by the language of the insurance policy issued to you. Your agent can offer you professional advice and answer any questions you may have before you buy.