

HOMEOWNERS INSURANCE

Multi-Protector Additional Coverages

Now your Donegal Homeowners Policy can provide even more protection . . . with **Multi-Protector Elite Coverages***. This additional endorsement has been developed in response to the needs of today's homeowner, and coverage is available at an affordable price.

Multi-Protector Coverages

The Multi-Protector Elite Endorsement includes 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
Money, bank notes, precious metals, coins and medals	\$550
Securities, accounts, deeds, etc.	\$4,000
Watercraft	\$1,500
Trailers NOT used with watercraft	\$2,000
Jewelry, watches, furs, gems	\$10,000
Firearms	\$8,000
Silverware, goldware, pewterware	\$7,500
Business property on premises	\$7,500
Business property off premises	\$750
Electronic apparatus in or upon a vehicle	\$500
Electronic apparatus NOT in or upon a vehicle	\$500
Pet Coverages (subject to \$300 max. per pet)	\$600
Exterior Door Locks Replacement	\$500
Debris Removal for Fallen Trees	\$750
Trees, Shrubs and Plants	\$1,000
Water Backup	\$10,000
Mortgage Extra Expense	\$200 mo./\$3,000 max.
Increased Loss Assessment	\$7,500
Increased Ordinance or Law	30% of Cov. A
Fire Extinguisher Recharge Expense	\$250
Identity Fraud Expense Coverage	\$15,000
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 Elite endorsement. 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.