

HOMEOWNERS INSURANCE

Multi-Protector Additional Coverages

Now your Donegal Homeowners Policy can provide even more protection . . . with **Multi-Protector Deluxe 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 Deluxe 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 DELUXE
Money, bank notes, precious metals, coins and medals	\$300
Securities, accounts, deeds, etc.	\$2,500
Watercraft	\$1,000
Trailers NOT used with watercraft	\$1,500
Jewelry, watches, furs, gems	\$4,000
Firearms	\$4,000
Silverware, goldware, pewterware	\$2,500
Business property on premises	\$2,500
Business property off premises	\$250
Electronic apparatus in or upon a vehicle	\$250
Electronic apparatus NOT in or upon a vehicle	\$250
Pet Coverages (subject to \$300 max. per pet)	\$400
Exterior Door Locks Replacement	\$400
Debris Removal for Fallen Trees	\$500
Trees, Shrubs and Plants	\$1,000
Water Backup	\$5,000
Mortgage Extra Expense	\$100 mo./\$1,500 max.
Increased Loss Assessment	\$5,000
Increased Ordinance or Law	15% of Cov. A
Fire Extinguisher Recharge Expense	\$150
Identity Fraud Expense Coverage	\$5,000
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 Deluxe 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.