

## EncompassOne® Policy Coverage Comparison – Indiana



### The EncompassOne Policy\*\*\*

At Encompass Insurance, we're committed to making your insurance experience simpler. With the EncompassOne Policy we're also committed to giving you the flexibility of three levels of coverage: Elite, Deluxe and Special. So, you can choose a plan that matches your needs and budget. Plus, the EncompassOne Policy lets you tailor the coverage to help meet your unique needs by offering additional coverage options at affordable prices. Some additional coverage options are:

<b>HomeWork Supplement</b>	Liability coverage and increased business property coverage for many aspects of your home-based business.
<b>Lifestyle Coverage Endorsement</b>	Unique combination of liability and property coverage made for the lifestyle of today's policyholders, including coverage for Family Members in a Resident Health Care Facility, increased coverage for unscheduled jewelry, and additional coverage for sports and hobby equipment with a low \$50 deductible.
<b>Identity Fraud Expense Coverage</b>	Provides coverage up to \$20,000 for expenses you incur as a result of someone who has used your identity for unlawful activities. (included in Elite)
<b>Personal Umbrella Coverage</b>	An option that increases your limit for covered injuries to others up to \$5 million. Up to \$2 million on Motorcycle Coverage
<b>Personal Property Plus</b>	Provides additional perils coverage on contents (included in Elite).
<b>Water Backup of Sewers and Drains</b>	(\$15,000 of coverage included in Elite)
<b>Motorcycle Coverage</b>	Optional coverage which includes up to \$2,000 of customization coverage, \$1,000 of safety apparel coverage and \$500 for an approved helmet. Optional \$2 million Excess available (available with the EncompassOne Deluxe or Elite package)

The EncompassOne Policy offers the convenience of combining your home and auto insurance into one policy, plus the convenience of one deductible. With the EncompassOne Policy, if a single covered incident damages multiple covered exposures, the insured pays only one deductible – the highest deductible of the involved risks. Compare that to separate monoline policies, which have a separate deductible for each policy!

The EncompassOne Policy provides quality insurance, but there are other reasons to buy the EncompassOne Policy. You'll like our responsive claim service, our convenient Encompass Easy Pay Plan, our money-saving discounts and the confidence of working with your independent insurance agent.

## Motor Vehicle

### Internal Limit Comparison

Category	Elite	Deluxe	Special
<b>Rental Reimbursement</b>	\$40 day/\$1,200 maximum per occurrence**	3 available options*	3 available options*
<b>Towing</b>	\$75	Optional(\$50 or \$75)	Optional(\$50 or \$75)
<b>Automobile Emergency Transportation</b>	\$20	Optional	Optional
<b>Automobile Trip Interruption</b>	\$100 day/\$500 maximum	Optional	Optional
<b>Enhanced Accident Forgiveness</b>			
• No merit rating points applied for accidents that occur while the driver is insured with Encompass Edge	Included	Not Available	Not Available
• No merit rating points applied for first chargeable accident or violation after 5 years accident/violation free with Encompass Edge	Not Available	Included	Not Available
<b>Safe Driving Bonus</b>	Included	Not Available	Not Available
<b>Extended Non-Owned Automobile</b>	Included	Not Available	Not Available
<b>Air Bag Replacement</b>	Optional	Optional	Optional
<b>Windshield Repair</b>	Included	Included	Included

\* \$20 day/\$600 maximum; \$30 day/\$900 maximum; or \$40 day/\$1,200 maximum per occurrence

\*\* higher limits may be purchased

\*\*\* EncompassOne is the marketing name for the Universal Security Policy

This chart is for illustrative purposes only and is not a contract. It is intended to provide a general overview of some of the coverages offered under the EncompassOne Policy. Please remember that only the insurance policy can give actual terms, coverages, limits, conditions and exclusions. Coverages are subject to availability and qualifications. Other terms, conditions and exclusions may apply.