

HOMEOWNERS PLUS ENHANCEMENT ENDORSEMENT

Coverage Summary

The Indiana Farmers Homeowners Enhancement Endorsement is specifically designed to enhance the coverage provided by the Homeowners Policy forms. For an annual premium, the following coverages are included:

Coverage	Description
No Deductible for Debris Removal	<ul style="list-style-type: none">The deductible for debris removal is waived.
Landslide	<ul style="list-style-type: none">The peril of Landslide is included for coverages A, B and C.
Food Spoilage	<ul style="list-style-type: none">Offers up to \$500 for spoilage of refrigerated or frozen food.No deductible applies to this coverage.
False Alarm Reimbursement	<ul style="list-style-type: none">Provides \$100 for expenses incurred for the accidental activation of a premises alarm system.No deductible applies to this coverage.
Lock & Garage Door Transmitter Replacement	<ul style="list-style-type: none">Affords up to \$500 to replace locks on exterior doors and/or to replace the portable garage door transmitter if these are lost or stolen.No deductible applies to this coverage.
Off Premises Power Interruption	<ul style="list-style-type: none">Allows \$500 for additional living expenses if your home becomes uninhabitable due to an off-premises power outage.No deductible applies to this coverage.
Domestic Animals	<ul style="list-style-type: none">Affords for \$100 coverage of any domestic animal with a maximum of \$500 per occurrence.No deductible applies to this coverage.
Water Damage	<ul style="list-style-type: none">Allows \$5,000 for direct physical loss caused by water to Coverages A, B and C. Coverage limit is increasable.No deductible applies to this coverage.
Identity Fraud Expense Coverage	<ul style="list-style-type: none">Provides up to \$15,000 for the expense incurred to recover your identity if it is stolen.Special deductible of \$500 applies to this coverage.
Personal Property – Limited “Open Perils” Coverage	<ul style="list-style-type: none">Provides coverage for direct physical loss to personal property items up to \$500 per occurrence.No deductible applies to this coverage.
Cellular Telephone Coverage	<ul style="list-style-type: none">Allows \$500 for direct physical loss including theft or misplacing of an insured’s cellular telephone.No deductible applies.
Non-Owned Laptops or Portable Electronic Device Coverage	<ul style="list-style-type: none">Provides \$500 for direct physical loss including theft or misplacing of non-owned laptops or portable electronics other than cellular phones.No deductible applies.
Personal Injury	<ul style="list-style-type: none">Personal injury is included in the definition of bodily injury. This would include:<ul style="list-style-type: none">False arrest, detention or imprisonment, or malicious prosecution;Libel, slander or defamation of character;Invasion of privacy, wrongful eviction or wrongful entry.No deductible applies to this coverage.
Additional Feature – Claims	<ul style="list-style-type: none">Policies with loss payments \$500 or less are not subject to loss surcharges.