



Home Advantage

An extra layer of protection for your home.

Coverage

This program can be added to your homeowners policy if the dwelling covered is your primary residence. It offers greater protection by increasing coverage limits and by providing a package of coverages not included in a basic homeowners policy, such as:

- Debris removal
- Water backup and sump discharge or overflow
- Refrigerated property
- Personal injury coverage, which protects you against charges including libel, slander, invasion of privacy, and wrongful eviction or entry.

Coverage Comparison

Type of Coverage	MBG Standard Policy	Home Advantage
Money, bank notes, etc.	\$200	\$500
Trailers (non-watercraft)	\$1,500	\$2,000
Theft, misplacing, or losing of jewelry, watches, furs, etc.	\$1,500	\$3,000
Theft, misplacing, or losing of firearms and related equipment	\$2,500	\$3,000
Theft, misplacing, or losing of silverware, goldware, etc.	\$2,500	\$5,000
Debris removal of trees	\$500 per tree/\$1,000 maximum for your tree or a neighbor's tree that falls on a covered structure or blocks driveway on residence premises	\$500 per tree/\$1,000 maximum for your tree or a neighbor's tree that falls anywhere on your property
Credit cards, electronic fund transfer cards, etc.	\$500	\$2,500
Ordinance or law coverage (provides for repair of damage so home meets building code standards)	10% of Coverage A limit	25% of Coverage A limit
Refrigerated property	Not included	\$500
Animal death	Not included	\$100 per animal, \$500 maximum per occurrence
Lock replacement	Not included	\$250
Water backup and sump discharge or overflow	Not included	\$5,000
Personal injury liability	Not included	Included
Outboard motor liability extension (E & F)	Up to 25HP	Up to 50HP



Home Advantage provides extra protection

The Home Advantage endorsement is designed to extend coverage to deal with gaps and limitations of a basic homeowners policy:

Included coverages:

- **Increased Limits:**

- ◇ Money
- ◇ Jewelry
- ◇ Firearms
- ◇ Trailers
- ◇ Silverware
- ◇ Credit cards
- ◇ Forgery
- ◇ Counterfeit money coverage
- ◇ Ordinance or law
- ◇ Expanded debris removal coverage
- ◇ Broadening of liability coverage for outboard motors

- **Added Limits:**

- ◇ Damage to refrigerated property
- ◇ Animal death
- ◇ Replacement of locks
- ◇ Water backup and sump discharge or overflow
- ◇ Personal injury coverage

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To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.