

Personal Injury coverage

Farmers Next Generation Homeowners policy provides coverage when you are legally obligated to pay damages for personal injury, such as libel, slander and defamation of character.

Optional lifestyle coverages

Farmers believes your coverage should fit your home and your needs. It should reflect your goals, your circumstances and the kind of life you live. You can add these endorsements to Farmers Next Generation Homeowners policy to customize your coverage to your lifestyle:

For people who work from their homes or for themselves: Specified Business Pursuits Coverage on Residence Premises, Specified Business Pursuits Off Residence Premises, Business Pursuits Liability, Home Child Care Services endorsements

For people with significant jewelry, furs, fine arts or silverware/goldware, etc.: Scheduled Personal Articles coverage endorsements

Discounts to stretch your insurance dollar

For taking good care of your home

- Renovation discounts — one for plumbing and one for electrical or heat
- New Home discount that goes up to a maximum of nine years
- Interior Inspection discount
- Central Burglar/Fire Alarm, Sprinkler discounts



For having more than one Farmers policy

- Auto/Home discount
- Home/Life discount

Just for turning 50 years old

Deductibles

You can save on your insurance premium with higher deductibles by sharing more of the cost of a loss. Ask your Farmers agent for details.

Discover the advantage of personal service.

These days, many insurance companies deal with their customers only by mail or phone. But when you choose Farmers, you have a



personal, professional agent helping you every step of the way: helping you identify your needs, helping you choose the best coverage for you at the best price, conducting a periodic Farmers Friendly Review® so you can update your coverage if necessary, and being there for you in the event of a claim.

This is not a policy contract but a general description. The policy itself should be read for the coverages and exclusions. The policy deductible applies to many of the coverages mentioned in the folder. See policy for details.

Farmers HelpPoint® claims service

Whenever you have a claim, call Farmers HelpPoint service at (800) HelpPoint — that's (800) 435-7764.

With HelpPoint, all you have to do is call one number and one of our consultants can help you file a claim, determine your most urgent needs and meet them — fast! Best of all, HelpPoint is available every day of the year, around the clock. In the unfortunate event of a claim, we're there to get you back where you belong. But don't just take our word for it. Our HelpPoint claims call centers have been recognized for providing "An Outstanding Customer Service Experience" under the J.D. Power and Associates Certified Call Center Program.™ The HelpPoint call center is the Property and Casualty insurance industry's first call center to receive this recognition.



For J.D. Power and Associates Certified Call Center Program information, visit www.jdpower.com or call (866) 842-7548.



Farmers Next GenerationSM Homeowners policy



Coverage for your biggest investment



The coverage you need, the options you want

Your home is like no other. And the Farmers Next GenerationSM Homeowners policy was made with homeowners like you in mind. It fits your home and your needs.

See what it has to offer:

- **Coverages** you'll want for your home
- **Flexibility** — you can choose options
- **Discounts** and other ways you can save money

In addition, as a Farmers[®] customer you have access to HelpPoint[®], a unique claims service. You can call for immediate help, 24/7, free of charge.

Best of all, you get a Farmers agent who is:

- Personal, for direct service
- Local, for easy access
- Knowledgeable, for professional guidance

You're in charge

You choose the amount of coverage limit you want for your house. Your Farmers agent can help you so you can determine the coverage that is right for you.

The Farmers Next Generation Homeowners policy gives you peace of mind. Your house, personal property and separate structures (such as a detached garage) are covered for many of the everyday risks you face as a homeowner in

protecting your property and assets.

As with any insurance policy, coverage is subject to the policy's terms and conditions. Not all causes of loss or damage are covered. It's important to read any insurance policy you choose.

Separate structures

The Farmers Next Generation Homeowners policy covers separate structures for an amount equal to 10 percent of the amount you choose for your house.

Personal property

You'll rest easy knowing that your personal property is covered anywhere in the world. Your personal property usually located at a secondary residence is covered for up to 15 percent of the amount of insurance for your personal property.

Replacement cost

Farmers Next Generation Homeowners policy pays for loss to your home on a replacement cost basis up to the coverage limit you choose. There is no deduction for age, wear and tear and other depreciation. In addition, under the extended replacement cost coverage included in the policy, we will pay up to an additional 25 percent of the limit of insurance on the house, if necessary, to repair, rebuild or replace covered damage to your home if you comply with the coverage conditions.

Contents replacement cost coverage is also included. This means your damaged personal property will also be repaired or replaced without deduction for depreciation.

Building codes

Building Ordinance or Law coverage, covering the cost of complying with building codes after a covered loss, is included in the policy up to an additional 10 percent of the amount of insurance for your home.

More coverages

The policy doesn't stop there. It also includes these coverages (amounts and terms of coverage are spelled out in the policy contract):

- Identity fraud including unauthorized use of credit card
- Damage from artificially generated electrical current
- Food spoilage
- Arson, burglary, vandalism apprehension rewards
- Fire department service charge
- Lock re-keying
- Trees, shrubs, plants and lawns
- Golf carts, riding lawn mowers and assisted living devices

The "Loss of Use" coverage is noteworthy. If your home is rendered uninhabitable by a covered loss, the Farmers Next Generation Homeowners policy will reimburse you for reasonable and necessary additional living expenses to maintain your normal standard of living (such as staying in a motel). Under this coverage, we pay you for additional living expenses you have incurred up to an amount equal to 40 percent of the coverage limit. We will also reimburse you for "loss of rents" for up to 12 months.

Personal liability

Farmers Next Generation Homeowners policy covers many instances when you're legally obligated to pay for bodily injury or property damage to others, resulting from events such as:

- Use of your premises, including swimming pools

- Acts of your pets
- Unintentional acts committed by you or qualified household members, either on or off your premises

Your personal liability coverage also includes expenses we incur defending you against covered lawsuits, such as court costs and attorney, investigator and witness fees. It also pays expenses you incur at Farmers' request, including up to \$250 per day for actual loss of earnings when we ask you to attend hearings or trials as well as the premium on bonds required in a lawsuit we defend. Liability coverage is not subject to deductible.

Damage to property of others

In addition, at your request, we pay replacement cost up to \$1,500 for damage you or your qualified household member caused to the property of others.

First aid to others expenses

Farmers Next Generation Homeowners policy pays the costs you incur for necessary medical aid to other people at the time of a covered occurrence.

Optional coverages

We want you to be able to tailor coverage to fit your needs exactly. You may want to consider getting these optional coverages at additional cost:

Extended Replacement Cost coverage on your house — You can increase the coverage included in the policy by an additional 25 percent to reconstruct your house, if it is needed to repair or replace the damage caused by a covered loss.

Higher Limits for Building Ordinance or Law coverage — You can increase the base 10 percent coverage limit by purchasing higher limits of 25 percent or 50 percent. These limits are based on the amount of insurance you choose for your home.