

### 50 Plus discount

If the oldest named insured is 50 or older, you may qualify for our 50 Plus discount.

### Protective Devices discount

Equip your condominium with one or more safety features (a working fire or smoke alarm, a burglar alarm, deadbolt locks, a working fire extinguisher, or an automatic sprinkler system) and you can take advantage of special discounts.

### Auto/Home discount

When you have Farmers insuring your auto(s) as well as your condominium, you can save even more money.

### 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. Here's how the personal touch can make a difference to you:

- Your Farmers agent will work to help you identify your needs and find the coverage you want at the best possible price.
- You won't be alone when you file a claim or need assistance — you'll deal directly with your Farmers agent or with the award-winning HelpPoint claims service.
- Periodically, your agent can offer you a Farmers Friendly Review® to update your coverage if necessary.

You can depend on your Farmers agent to provide personal, high-quality service.

### Farmers Value Added policies and services

We have many other fine insurance products that may interest you. In addition to Condominium insurance, we offer a full selection of Life, Business, Auto, Boat and Recreational Vehicle coverages and Personal Umbrella policies.

### HelpPoint® claims service

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

We know that when things go wrong, you're likely to feel confused and uncertain about what to do next. With Farmers HelpPoint claims service, all you have to do is call one number — (800) 435-7764 — and talk to one of our specially trained



consultants. When you have an accident or a loss, HelpPoint can help you determine your most urgent needs and meet them — fast! Best of all, HelpPoint is available every day of the year, around the clock. So it doesn't matter if you have a claim at 11 a.m. or 11 p.m., on weekdays, weekends or holidays. In the unfortunate event of an emergency, we're there to get you back where you belong.

*This is a general description of coverage and is not a policy contract. The policy itself should be read for your coverages and exclusions.*

*Washington notice: Products issued by Farmers Insurance Company of Washington or Farmers Insurance Exchange*



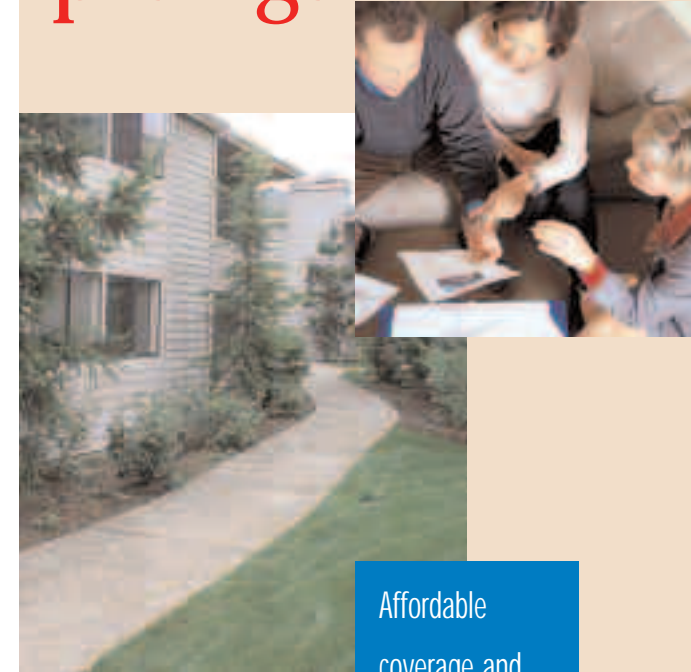
**FARMERS**  
HOME INSURANCE

Gets you back where you belong.®

Fire Insurance Exchange  
Los Angeles, CA 90051-2478

[Farmers.com](http://Farmers.com)

# Condominium owners insurance package



Affordable  
coverage and  
flexible options



**FARMERS**  
HOME INSURANCE

Gets you back where you belong.®



# Designed for your own special needs to get you back where you belong

**Farmers Condominium Owners Package has the coverage you need and the options you want.**

**Loss assessment** – You'll receive up to \$1,500 for an assessment arising from covered damage. This can be used to pay for your share of property damage or injury awards for which your association's policy does not provide coverage. Up to \$50,000 is available, depending on your policy.

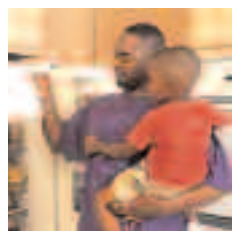
**Additional living expense** – If your condominium unit becomes unliveable due to an insured loss, we pay for those extra costs of housing, eating expenses, etc., up to the applicable limit.

**Improvements, alterations, additions** – You are also covered for accidental damage to improvements you make in your unit for which your association's policy does not provide coverage, up to \$2,000 or 10 percent of your basic coverage amount. You may also arrange higher limits.

**Off-premises coverage** – This provides worldwide coverage for your personal property. Your personal property is also covered at a secondary dwelling, such as a cabin or a vacation home. This coverage is limited to 10 percent of basic coverage or \$1,000, whichever is greater.

**Your personal property is covered against these losses:**

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Falling objects
- Aircraft or vehicles
- Smoke, if sudden and accidental
- Vandalism or theft
- Weight of ice, snow, or sleet
- Sudden and accidental discharge or overflow of water or steam from a plumbing, heating or air-conditioning system or household appliance



- Sudden and accidental tearing apart, cracking, burning, or bulging of a steam, hot-water, or air-conditioning system or appliance for heating water
- Freezing of a plumbing, heating or air-conditioning system or household appliance
- Sudden and accidental damage from artificially generated electrical current\*
- Collapse of building



Various deductible combinations are available on most coverages, except Personal Liability. Ask your agent for more details.

\* Does not include loss to tube, transistor or similar electronic component

## Personal Liability coverage

Your Personal Liability coverage pays for bodily injuries to other people or damage to their property if you are liable resulting from:

- Unintentional acts committed by qualified family members, while engaged in such activities as hunting, fishing or other sports
- The acts of your pets
- Unintentional acts committed by you or qualified family members, either on or off your premises

## Legal expenses

You are covered for expenses in a suit we defend on your behalf, such as court costs, attorney fees, investigator fees, expense of witnesses and witness fees as well as the premium on appeal bonds and bonds to release attachments.

Your coverage also pays any necessary expenses you incur at Farmers' request, including up to \$60 a day for actual loss of wages.

## Additional Liability coverages

### Emergency first aid

All necessary first-aid expenses to other people at the time of an occurrence are covered.

### Damage to property of others

Your coverage pays up to \$500 for damage to property of others caused by a qualified family member for which you are not legally liable.

### Personal Property coverages (Available for an additional cost. Ask your agent for details.)

Scheduled Personal Articles floater coverage is available for property worth over \$2,500.

Unscheduled Personal Articles endorsements are available for property worth under \$2,500.

These classes of property are covered under both scheduled and unscheduled options:

- Jewelry
- Furs
- Fine art
- Firearms
- Silverware, goldware and pewterware

## Discounts (not available in all states. Ask your agent for details.)

### Non-Smoker discount

You can save money if the qualified family members of your household have not smoked tobacco products in the past two years.