



**PERSONAL SERVICE**  
**PEACE OF MIND**

For more information about our homeowner insurance coverage, please contact your Badger agent.

*This brochure is intended to highlight the features of the policy but is not intended to imply contractual specifications. Please refer to policy for detailed descriptions of coverage, limitations and exclusions.  
This brochure is not part of your policy.*



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



The Heart of Your Insurance Protection

**HOMEOWNER**  
**INSURANCE**

*Protecting What's Yours*



The Heart of Your Insurance Protection

Homeowners insurance protects your greatest asset. It also provides invaluable liability protection from an ever-increasing litigious world.



Badger Mutual has been providing insurance to homeowners since 1891. When you purchase protection from Badger Mutual, you can expect the following:

- » Friendly, personal service
- » Competitive rates
- » Comprehensive coverage
- » Prompt and fair claim service
- » Convenient billing options

#### AVAILABLE DISCOUNTS

- **10% discount** when you insure both your home and auto with Badger Mutual
- **Loyalty/renewal discount** after 24 claim-free months of continuous coverage
- **Various discounts** for smoke alarms and central station alarms
- **Credits** based on the age of your home



Understanding the types of home insurance coverage options will help you make choices that are right for you.

#### Physical Damage Coverage for:

- » Your dwelling
- » Other structures, such as detached garages or sheds
- » Your personal property on or off the premises
- » Loss of use to help cover additional living expenses after a loss

#### Liability Protection

This coverage provides protection for liability claims against you by other person(s) outside of your household.

#### Optional Coverages include:

- » Increased limits on liability coverages
- » Replacement cost on personal property
- » Water Backup and Sump Overflow
- » Inflation Guard
- » Personal Injury
- » Identity Fraud & Financial Loss
- » Builder's Risk (*new dwelling under construction*)