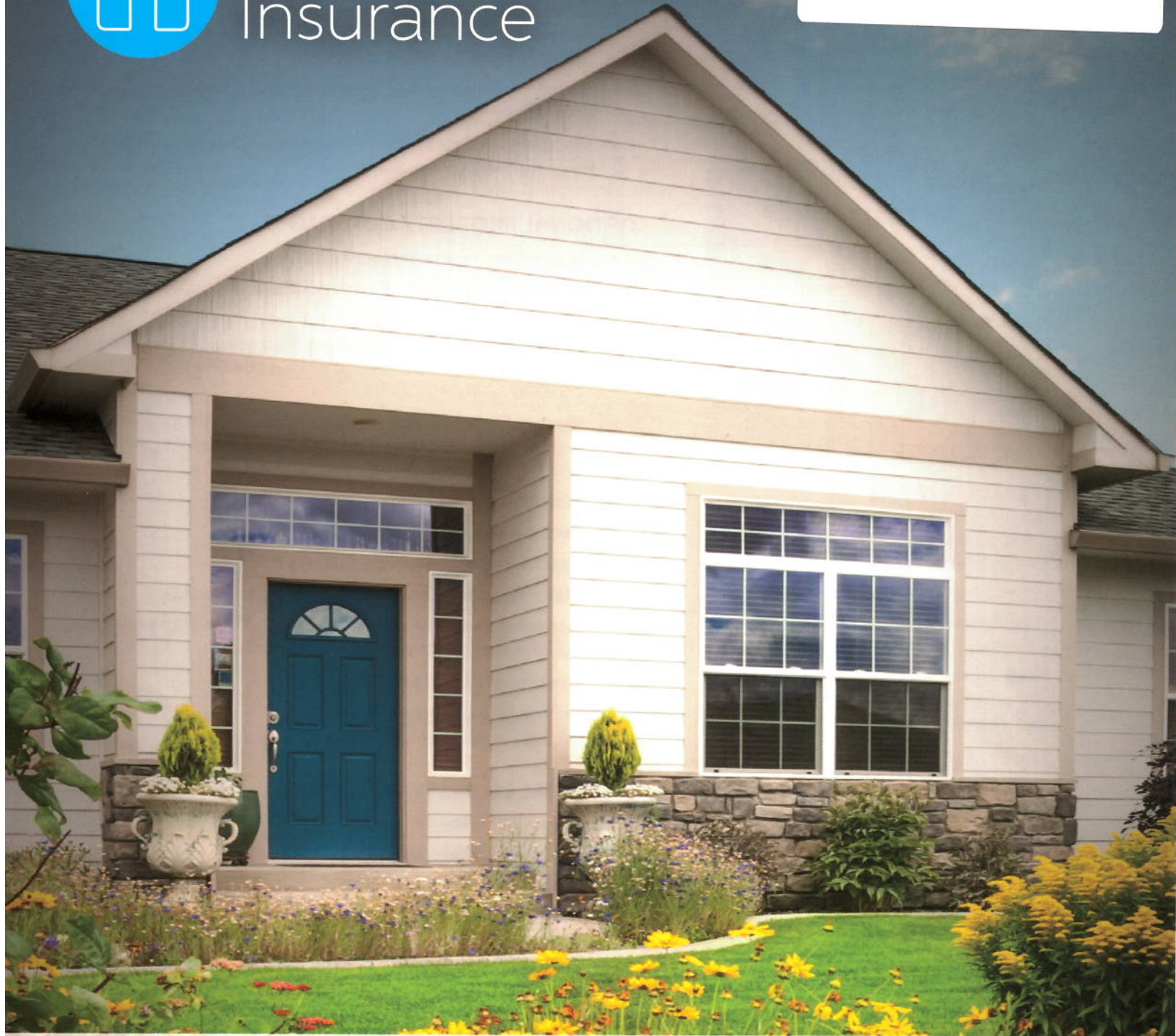




Homeowners Insurance

HOLDEN INSURANCE
409 MAIN ST W
ASHLAND, WI 54806
715-682-9393



Don't let just anyone protect your dreams.
Insure your home with Auto-Owners.

Your agent can help you choose the right coverage
so you can be assured that you're protected. At
Auto-Owners, we offer competitive rates and
coverages that can be tailored to your specific needs.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS



WHY AUTO-OWNERS?

- Established in 1916, we have over 100 years of experience providing policyholders exceptional service in multiple lines of insurance including auto, home, business and life.
- Highest rating by national insurance company rating service AM Best, which ranks Auto-Owners among the highest in the industry with an A++ (superior) rating for financial security.
- Recognized nationally in many studies and magazines as one of the top companies for claims handling.
- Auto-Owners works exclusively through independent agents, providing policyholders convenient, local service.
- With many discounts available across all lines of business, Auto-Owners makes insuring your auto, home, business and life affordable.

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

INCLUDED COVERAGES

- Protection for your home and garage, as well as other structures on your property
- Personal property coverage
- Additional living expenses you may have when your home is unlivable because of a covered loss
- Liability coverage to help protect you from financial loss of a covered claim
- Medical payments for injuries to others either on your property or by your actions

OPTIONAL PROPERTY COVERAGES

- **Guaranteed Home Replacement Cost**
- **Increased Cost Endorsement** provides up to 125% of the homes insured amount
- **Homeowners Plus Endorsement** five coverages including Domestic Appliance Seepage or Leakage Coverage up to \$50,000
- **Identity Theft Expense** provides up to \$15,000 for certain expenses incurred to restore your financial identity in the event of an identity theft
- **Matching of Undamaged Siding or Roofing***
- **Personal Property Replacement Cost**
- **Special Personal Property Coverage**
- **Water Backup of Sewers or Drains** up to \$55,000
- **Increased Limits** for certain personal property like jewelry, guns, and business property in your home
- **Equipment Breakdown Coverage***
- **Service Line Coverage***

*Not all of the above coverages are available in all states.

OPTIONAL LIABILITY COVERAGES

- **Watercraft Liability**
- **Recreational Vehicle Liability**
- **Professional Liability** for teachers, school administrators, barbers and beauticians and more!
- **Incidental Business Liability** if you use your home or outbuilding for certain light hazard business activities
- **Incidental Farm Liability** if you have acreage or have a limited number of animals

PREMIUM DISCOUNTS AVAILABLE

- Multi-policy discounts
- Paid in full discount
- Automatic backup generator discount
- Mortgage free discount
- Water shut-off system discount
- Advance quote discount