

HOME•GUARD®

THREE REASONS TO TRUST US WITH YOUR BUSINESS

1

TRUST

THE FUTURE DOESN'T ALWAYS KEEP ITS PROMISES. FORTUNATELY, WE DO.

Forward Mutual knows that your house is more than shelter — it's home. We're committed to the tradition of "neighbor helping neighbor."

Our promise is that we'll be here for you today and tomorrow. The **Home-Guard®** package helps protect your home, which means it protects you and your family. It's the stuff you need coverage for but don't want to think about.

2

RELATIONSHIPS

BUILDING TRUSTED RELATIONSHIPS IS THE ONLY WAY TO DO BUSINESS.

What does that look like? Large national insurance companies aren't structured to offer the same level of local service and quick claims response that your mutual insurance company can. And we've partnered with Grinnell Mutual to offer additional products.

Your dedicated, knowledgeable agent will also be with you from the start of your policy to your first claim.

3

MORE

FOR THE NEXT LEVEL OF PROTECTION, OUR OPTIONAL COVERAGES CAN HELP FILL IN THE BLANKS.

Here are just some of the optional coverages available:

- Home-Guard Plus
- Service Line
- Equipment Breakdown
- Water Backup from Sewer, Drain, or Sump
- Scheduled Personal Property
- Incidental Agricultural Activity
- Residential Rental Property
- Business Activities
- Home Business

Contact your agent today.



The summarized coverage descriptions are used for reference only and do not contain relevant policy conditions, exclusions or limitations. Products and discounts not available to all persons in all states and are subject to underwriting guidelines, review, and approval. Grinnell Mutual, a Grinnell Mutual Member, Home-Guard and coordinating logos or marks are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2022.

POLICY FEATURES	HG2 BROAD FORM	HG 3 SPECIAL FORM	HG 4 CONTENTS BROAD FORM	HG5 COMPREHENSIVE FORM	HG6 UNIT-OWNERS FORM
REQUIRED MINIMUM LIMITS					
Dwelling (Coverage A)	\$50,000‡	\$100,000‡	N/A	\$200,000‡	\$5,000
Other Structures (Coverage B)	10 percent of Coverage A‡	10 percent of Coverage A‡	N/A	10 percent of Coverage A‡	Included in Coverage A
Personal Property (Coverage C)	50 percent of coverage A‡	70 percent of Coverage A‡	\$10,000 (maximum \$100,000)	70 percent of Coverage A‡	\$10,000 (maximum \$200,000)
Loss of Use (Coverage D)	20 percent of Coverage A	20 percent of Coverage A	20 percent of Coverage C	20 percent of Coverage A	20 percent of Coverage C
Liability (Coverage E)	\$300,000‡	\$300,000‡	\$300,000‡	\$300,000‡	\$300,000‡
Medical Payments (Coverage F)	\$2,000‡	\$2,000‡	\$2,000‡	\$2,000‡	\$2,000‡
Additional Liability Coverage 3 — Damage to Property of Others	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
TYPE OF COVERAGE AND LOSS SETTLEMENT TERMS					
Dwelling – Coverage A					
Perils Insured Against	Named Perils*	Open Perils	N/A	Open Perils	Named Perils*
Loss Settlement Terms	Actual cash value*	Replacement cost, subject to 80 percent coinsurance requirement*	N/A	Replacement cost, subject to 80 percent coinsurance requirement*	Replacement cost
Other Structures – Coverage B					
Perils Insured Against	Named Perils*	Open Perils	N/A	Open Perils	N/A
Loss Settlement Terms	Actual cash value*	Replacement cost	N/A	Replacement cost	N/A
Personal Property – Coverage C					
Perils Insured Against	Named Perils	Named Perils	Named Perils*	Open Perils	Named Perils*
Loss Settlement Terms	Actual cash value*	Replacement cost	Actual cash value*	Replacement cost	Actual cash value*
ADDITIONAL COVERAGES					
Debris Removal	X	X	X	X	X
Reasonable Repairs	X	X	X	X	X
Trees, Shrubs, and Other Plants	X	X	X	X	X
Fire Department Service Charge	X	X	X	X	X
Property Removed	X	X	X	X	X
Credit Card, EFT Card, etc	X	X	X	X	X
Loss Assessment	X	X	X	X	X
Collapse	X	X	X	X	X
Building Additions and Alterations			X		
Landlord's Furnishings	X	X		X	
Ordinance or Law		X		X	X
Grave Markers	X	X	X	X	X
Refrigerated Products	X	X	X	X	X

*Other options available

‡Higher limits available

Ask your Forward Mutual agent for a complete description of policy feature, higher limits, and optional coverages.

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