



THE  
CONCORD GROUP  
INSURANCE COMPANIES

CHEC

# CHEC



**Concord Homeowners Enhancement Coverage provides you with added protection – and peace of mind – at no cost.**

There are many risks we don't think about until the worst happens. The removal of a tree that fell and damaged your house in a windstorm. Or, your keys were stolen and now you have to replace all your door locks. Concord Group's CHEC program contemplates these problems so you don't have to.

It's the less-frequent, lower-impact perils we don't think to insure against: Sewer and Water Back Up Protection, Refrigerated Goods Coverage, Building Law and Ordinance Coverage, Mortgage Renegotiation Expense Coverage, Lock Replacement and Debris Removal Coverage.

We thought of these risks and added coverage for you. And, best of all, this additional homeowners protection is provided at no cost to you.

To find out more, contact your local professional independent insurance agent or Concord Group Insurance at 800-852-3380 or on the web, [www.concordgroupinsurance.com](http://www.concordgroupinsurance.com).

## About CHEC

- A unique package that provides additional homeowners coverages at no cost
- Concord Group keeps your homeowner problems in CHEC by anticipating these risks and endorsing your insurance policy to cover them
- Helps guard against fraud by providing you coverage for credit card forgery and receipt of counterfeit money



**Concord Group's CHEC provides these additional benefits at no cost to you:**

### Coverage Description (Coverage/Limit)

**Combines Other Structure Limit:** (if the value of the other structure is \$2,500 or less). This provides additional coverage for your dwelling.

**Sewer and Water Backup Protection:** up to \$2,500 with \$250 deductible if caused by water or waterborne material

**Refrigerated Goods:** up to \$500 per occurrence with \$50 deductible.

**Debris Removal – Fallen Trees:** coverage for removal of fallen trees if loss results from catastrophe

**Trees, Shrubs or Plants:** up to \$1,000 for any one tree, shrub or plant

**Waiver of Deductible:** maximum of \$2,500 when a covered loss exceeds \$25,000

**Loss to Home and Auto – Reduced Deductible Obligation:** if covered loss affects home and auto, and we write both, only one deductible applies

**Mortgage Renegotiation Expense Coverage:** up to \$2,500 for extra points, legal fees for renegotiation because of a covered loss

**Lock Replacement:** up to \$500 to replace or re-key home locks if any family member's keys are stolen. No deductible applies.

**Credit/Debit Card Theft, Forgery and Counterfeit Money Increased Limit:** up to \$1,000

**Student Away at School:** property and liability coverage for household resident away at school

This is only a summary. See your policy contract for detailed coverages.