



THE
CONCORD GROUP
INSURANCE COMPANIES

Homeowners Advantage

Homeowners Advantage Plan



Concord Group Insurance's Homeowners Advantage Plan helps you earn substantial premium savings on your homeowners insurance policy, while providing the quality coverage you need and expect.

You want to ensure that you have the right amount of protection that you need should any damage occur to your property. Our homeowners insurance coverage will help you and your family rebuild, refurnish, recover, and restore possessions and peace of mind should damage occur. We also provide liability protection if someone accidentally gets hurt on the property or if you unintentionally injure someone while away from home. It covers your home's structure, personal belongings, and provides liability protection.

We also offer a Homeowners Advantage Plan that will help you lower the cost of this valuable protection if you or your home qualify for certain credits. In addition to these savings, you will receive the benefit of added coverage in your policy at no extra cost.

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

Reduce Financial Uncertainty

- Consider adding Identity Theft Protection to your policy to cover the economic loss and personal burden of this growing crime.
- Consider adding a Personal Umbrella policy to protect you from financially devastating liability claims.
- Consider the excellent support you will receive from our Claims Professionals who live and work in your area.



Here are the Homeowners Advantage Credits that you may qualify for*:

- Account credit
- Alarm system credit
- Freeze alarm/water shut off system credit
- Generator credit
- Loss free
- New home buyer credit
- New home credit
- No animals (other than fish or birds)
- No swimming pool
- No wood/coal stove
- Renewal credit

* 35% Maximum on Advantage Credits

The following benefits are included at no extra cost:

- \$500 Lock replacement
- \$500 Additional credit card coverage
- \$500 Refrigerated goods coverage
- \$2,500 Sewer and water backup protection
- \$2,500 Mortgage renegotiation expense
- \$1,000 Catastrophe debris removal increase

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