



THE
CONCORD GROUP
INSURANCE COMPANIES

Homeowners Advantage Plus

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Concord Group Insurance's Homeowners Advantage Plus provides the right amount of quality coverage to fit your needs.

Your home provides shelter and security for you, your family, and your possessions. It is also your most significant investment. You want to ensure you have just the right amount of financial protection.

Concord Group Insurance's **Homeowners Advantage Plus** coverage helps you and your family rebuild, refurbish, 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.

This policy is tailored to fit your needs. You lower the cost of this valuable protection when you qualify for certain credits. In addition to these savings, you receive 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

We have what you are looking for!

- Add **Identity Theft** Protection to your policy to cover the economic loss and personal burden of this growing crime.
- Want to reduce your carbon footprint? Our **Green Endorsement** provides up to \$20,000 to rebuild with eco-friendly materials and energy-saving systems after a covered loss.
- Add a **Personal Umbrella** policy to provide higher limits of liability protection from devastating liability claims.



Homeowners Advantage Plus Credits that you may qualify for*:

- Loss Free
- Renovation Credit
- Account Credit
- Renewal Credit
- New Home Credit

*35% Maximum Advantage Plus Credits

These 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 tree, shrub or plant removal increase
- Waiver of deductible up to \$2,500 when a Covered Loss exceeds \$25,000

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