



The EncompassOne® Policy  
protects the things you treasure.

# Are you confident your possessions are covered?

Encompass knows that value is important to you, which is why we give you the ability to tailor solutions to fit your price and coverage needs. The EncompassOne® Package Policy can help to protect your home, vehicles, collectibles and more, while providing convenience and peace of mind.

To make it even easier, with the EncompassOne Package Policy you have one annual renewal, one bill, one deductible<sup>1</sup> and one trusted advisor—your independent insurance agent. Here is a summary of key features of the Special, Deluxe and Elite policies. Ask your Encompass Independent Agent about a complete list of policy features and their availability in your state.

## Property Coverage<sup>2</sup>

Coverage	Special	Deluxe	Elite
Property Location Limit (Flexible settlement options)	Individual Limits under Building Additions & Alterations, and Personal Property	200% dwelling replacement value	200% dwelling replacement value
Enhanced Replacement Cost (Pays for the increased cost of construction after a total loss)	Optional	Included	Included
Replacement Cost on Contents	Optional	Included	Included
Elite Buyout Option	N/A	N/A	Included
Open Perils Coverage on Contents	Optional <sup>3</sup>	Optional <sup>3</sup>	Included
Water Backup of Sewers and Drains	Optional	Included in some states. Optional in most states.	Included
Jewelry (Loss or theft, etc., no per-item limit) and Furs	\$1,500 (theft only) / \$2,500 optional with loss	\$5,000 Included	\$10,000 Included
Silverware	\$2,500 (theft only)	\$5,000 Included (theft)	\$10,000 Included (theft or loss)
Accidental Fine Arts Glass Breakage	Optional	Optional	Included
Mortgage Extra Expense	N/A	\$20,000 Included	\$20,000 Included
Additional Living Expenses	Varies widely by state.	Varies widely by state. Additional to Property Location Limit.	Unlimited. No time limit. Additional to Property Location Limit.
Personal Injury (e.g., libel/slander)	Included	Included	Included
Ordinance and Law	Optional	Up to policy limits	Up to policy limits
Mold Remediation	\$5,000	\$10,000 Included	\$10,000 Included
Identity Fraud	Optional	Optional	Included
Credit Cards, Forgery and Counterfeit Money	\$1,000	\$2,500 Included	\$10,000 Included
Firearms	\$2,000 (theft only)	\$2,500 Included (theft)	\$5,000 Included (theft or loss)
Personal Home Computers	Optional	Up to \$10,000 plus \$1,000 to recreate data	No sublimit, plus \$5,000 to recreate data
Animals, Birds, Fish	N/A	\$500	\$500
Trees and Shrubs	\$2,500 limit/\$500 per item	\$2,500 limit/\$500 per item	10% of residence value/ \$1,000 dependent on state
Business Property – On	\$1,000	\$5,000	\$10,000–\$15,000 dependent on state
Business Property – Off	\$250	\$2,500	\$5,000
Volunteer Wrongful Acts	N/A	\$10,000 (defense and judgment)	\$10,000 (defense and judgment)
Loss Assessment	\$1,000	\$5,000 or \$10,000 (varies by state)	\$50,000

# Property Coverage Condo<sup>2</sup>

An EncompassOne policy provides comprehensive coverage for condos to fit your price and coverage needs. Among the coverages listed in the Property Coverage section, the following are particularly important for most condo owners.

Coverage	Special	Deluxe	Elite
Property Location Limit	Individual Limits under Personal Property and Building Additions & Alterations	Combined limits for Personal Property and Building Additions & Alterations	Combined limits for Personal Property and Building Additions & Alterations
Loss Assessment	\$1,000	\$5,000 or \$10,000 (varies by state)	\$50,000

# Automobile Coverage<sup>2,4</sup>

Coverage	Special	Deluxe	Elite
Accident and Minor Violation Forgiveness <sup>5</sup>	N/A <sup>4</sup>	Included (First accident or minor violation following 5 years.) <sup>4</sup>	Unlimited
Rental Car Loss of Use	N/A	Included	Included
Windshield Repair with Comprehensive Coverage	Included	Included	Included
Worldwide Liability Coverage	Included	Included	Included
Automobile Electronic Equipment	Optional	Included	Included
Rental Reimbursement <sup>7</sup>	Optional	\$30 a day/\$900 max per occurrence	\$40 a day/\$1,200 max per occurrence
Trip Interruption (Reasonable)	Optional	Optional	\$100 a day/\$500 total
Auto Emergency Transportation	Optional	Optional	Included
Extended Non-Owned Vehicle	N/A	N/A	Included
New Car Replacement	Optional	Optional	Optional
Uninsured/Underinsured Motorist	Optional	Optional	Optional
Accidental Airbag Deployment	Optional	Optional	Optional
Loan Lease Deficiency (GAP)	Optional	Optional	Optional

Note: All policies are subject to underwriting reviews. If you have multiple drivers or young drivers, you can benefit from the Accident Forgiveness feature. Accident Forgiveness helps prevent additional surcharges for accidents that occur during your policy term.<sup>5</sup>

## Ask your Encompass Independent Agent about the availability of some of our money-saving discounts:<sup>6</sup>

- Driver Training
- Encompass<sup>®</sup> Easy Pay
- Pay in Full
- Future Effective Date
- Good Payer
- Good Student
- Home Ownership
- New Car
- Preferred Protection
- Protective Devices
- Safe Driver

## Additional optional coverages available with the EncompassOne<sup>®</sup> Policy:<sup>4</sup>

- HomeWork Supplement (home-based business)
- Identity Fraud
- Lifestyle
- Other Motorized Vehicles
- Personal Umbrella
- Scheduled Personal Property



<sup>1</sup> If more than one item for which a premium is paid under this policy sustains a covered loss in the same event, only the highest deductible will be applied. However, if a policy includes a Wind/Hail, Tropical Cyclone, Hurricane, Named Storm or Earthquake deductible, such deductible will be applied per property location.

<sup>2</sup> Availability of coverages vary by state—some exceptions may apply. Coverages are subject to terms, conditions and availability.

<sup>3</sup> Available with the Personal Property Plus Endorsement.

<sup>4</sup> Subject to limits. Check with your independent agent about limits available in your state.

<sup>5</sup> Applies to surcharges only. Does not guarantee renewal.

<sup>6</sup> Availability of discounts varies by state. Discounts are subject to terms, conditions and availability.

<sup>7</sup> Not automatically included in some states. Rental Reimbursement coverage may be optional in some states.

# Founded on protection and security. Founded for our customers.

A subsidiary of the Allstate Corporation, Encompass has evolved to be one of the largest personal property and casualty brands in the independent agency channel. Encompass sells its products exclusively through a growing network of more than 2,400 agents committed to delivering superior service and quality products.

Today, with more than \$1 billion in personal insurance underwritten\*, Encompass is among the largest personal property and casualty insurance brands sold exclusively through a network of nearly 2,400 independent agents—each committed to delivering quality service and products to their discerning policyholders.

We're dedicated to providing you with impeccable service when you need us most. In fact, a prominent, independent rating service ranks Encompass above industry average in property claims satisfaction. At Encompass, we recognize that you want convenience and peace of mind. Whatever your life stage, Encompass can help provide solutions to meet your insurance needs.

**Learn more about how the EncompassOne® Policy can help protect your lifestyle at [EncompassInsurance.com](http://EncompassInsurance.com).**



**Please note:** Coverage and features vary by state. Features and benefits outlined in this brochure are for general information purposes only and are not available in all states. Please refer to the policy or ask your Encompass Independent Agent for additional information.

\* Written premium as of December 2016.

Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Property and Casualty Company of New Jersey, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.