



# Promark Homeowners

Distinctive coverage for distinctive homes.

Our Promark Homeowners policy automatically includes broad protection for the home you love with special coverage features that you won't find in a standard homeowners policy.

## Coverage Comparison

Type of Coverage	MBG Standard Policy	Promark Advantage
Personal property coverage limit	50% of dwelling value	75% of dwelling value
Limit of liability for accidents in your home	\$100,000 (minimum)	\$300,000 (minimum)
Personal property	Covered for only certain types of loss, such as fire or vandalism	Covered for nearly all types of loss, with just a few exceptions
Money, bank notes, etc.	\$200	\$1,000
Securities	\$1,500	\$5,000
Watercraft, including trailers	\$1,500	\$2,500
Trailers (non-watercraft)	\$1,500	\$3,000
Theft, misplacing, or losing of jewelry, watches, furs, etc.	\$1,500	\$10,000
Theft, misplacing, or losing of firearms and related equipment	\$2,500	\$5,000
Theft, misplacing, or losing of silverware, goldware, etc.	\$2,500	\$5,000
Business personal property (on residence premises)	\$2,500	\$5,000
Business personal property (away from residence premises)	\$1,500	\$2,500
Debris removal of trees	\$500 per tree/\$1,000 maximum for your tree or a neighbor's tree that falls on a covered structure or blocks driveway on residence premises	\$500 per tree/\$1,000 maximum for your tree or a neighbor's tree that falls anywhere on your property
Trees, shrubs, and other plants	Covered for 5% of insured value of dwelling, limit of \$500 per tree	Covered for 5% of insured value of dwelling, limit of \$1,000 per tree
Fire department service charge	\$500	\$1,000
Credit cards, electronic fund transfer cards, etc.	\$500	\$2,500
Loss assessment	\$1,000	\$5,000
Ordinance or law coverage (provides for repair of damage so home meets building code standards)	\$10% of Coverage A limit	25% of Coverage A limit
Damage to refrigerated products due to loss of power or mechanical failure	No coverage	\$750
Animal death	No coverage	\$100/animal, \$500 per occurrence
Lock replacement	No coverage	\$500
Water backup and sump discharge or overflow	No coverage	\$10,000
Reward coverage for information concerning arson, theft or robbery of your property	No coverage	10% of loss up to \$1,000
Replacement of personal property	Items replaced at actual cash value	Items replaced at today's prices
Personal injury liability (coverage for invasion of privacy, accusations of libel, slander, false arrest, etc.)	No coverage	Included



# Promark Protection Means Peace of Mind

**You've invested a great deal of time, money, and thought in the home of your dreams. Have you considered the fact that average insurance coverage may not be enough to protect an exceptional home?**

## **Promark policyholders receive significant value for their insurance dollar:**

- Since a number of broader coverages are automatically included with Promark, you don't have to purchase separate "add-ons" that might be necessary if you carried a standard homeowners policy.
- Exceptionally high coverage limits protect your home and possessions.
- Your personal property is covered for nearly all types of loss, with just a few exceptions.
- Your property is repaired or replaced at today's prices.
- Treasured possessions such as jewelry, furs, silverware, and firearms are automatically covered at higher limits.
- You'll save on home insurance costs with Mutual Benefit. We offer you competitive pricing; credits for central station burglar or fire alarms; and a companion policy discount when you insure your vehicles with us. Ask your insurance agent about our PROcision auto coverage.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

**To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at [www.mutualbenefitgroup.com](http://www.mutualbenefitgroup.com).**

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.