

It's got vaulted ceilings, original hardwoods and plenty of natural light.



No one knows your home better than you do.

That's why Safeco® homeowners insurance gives you the flexibility to choose the level of coverage and value appropriate for your needs. And when you work with Safeco Insurance®, we'll be with you every step of the way, protecting you with outstanding coverage and service.

Choose the policy that's right for you.

Whether you need a policy that only covers your core homeowners needs or a fully loaded policy with increased protection, Safeco gives you the flexibility to choose the level of coverage you need. And as life changes, you can always adjust your coverage to fit your needs.

Safeco Optimum™

Safeco Optimum is a policy with higher limits and more coverages, including:

- Increased protection levels for your home
- Higher limits for jewelry and other precious metals
- Coverage for watercraft and trailer

Safeco Optimum is an ideal choice for customers looking to combine increased value with a higher level of coverage.

Safeco New Quality Plus™

Safeco New Quality Plus is the perfect balance of coverage and value. It's high-quality protection at a competitive price, and offers:

- Coverage for valuable belongings and jewelry
- Protection for your home from arson, rot and more
- Debris removal in the event of a storm

A great dollar for dollar value, Safeco New Quality Plus can keep you safe and help you save.

Safeco Essential™

For a solid, cost-effective policy, Safeco Essential is the right choice. As our base level of coverage, it is:

- Offered at our lowest price
- Perfect for covering your core homeowners needs
- Ideal for customers that don't need higher limits and optional add-ons

If your needs don't include higher limits and all the optional coverage add-ons, Safeco Essential has the coverage and price you're looking for.

Contact your local Safeco Agent or visit safeco.com to request a free quote today.

With three levels of affordable coverage, Safeco makes it easy to get the right policy for your needs.*

Coverage	Safeco Optimum™	Safeco New Quality-Plus™	Safeco Essential™
Personal Property Coverage Limit Levels			
Money	\$1,000	\$250	\$250
Rare coins and currency	\$5,000	\$3,000	\$500
Securities	\$5,000	\$3,000	\$500
Watercraft, including trailers	\$3,000	\$3,000	\$3,000
Trailers, not used with watercraft	\$3,000	\$3,000	\$3,000
Theft of jewelry	\$5,000	\$3,000	\$500
Business property on/off premises	\$3,000 / \$1,000	\$3,000 / \$1,000	\$3,000 / \$1,000
Theft of silver	\$5,000	\$3,000	\$500
Tapes, records	\$500	\$500	\$500
Theft of rugs	\$10,000	\$5,000	\$5,000
Additional Coverages			
Debris removal (Trees, shrubs, other plants)	5% Cov A/\$1,000 trees/ \$500 per tree	5% Cov A/\$1,000 trees/ \$500 per tree	5% Cov A/\$1,000 trees/ \$500 per tree
Fire department service charge	\$5,000	\$3,000	\$500
Land stabilization	\$10,000	\$5,000	\$5,000
Building, ordinance or law	10%	10%	10%
Arson reward	\$25,000	\$25,000	\$25,000
Fungi, wet or dry rot, or bacteria	\$10,000	\$10,000	\$5,000
Criminal conviction reward	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000
Credit card forgery	\$5,000	\$3,000	\$500
Loss assessment	\$5,000	\$3,000	\$500
Mortgage acquisition expense	\$5,000	\$5,000	\$5,000
Property damage to others	\$5,000	\$3,000	\$500
Motorized land vehicles			
Vehicles used solely to service residence	Not Limited	Not Limited	Not Limited
Designed for handicapped	Not Limited	Not Limited	Not Limited
Disassembled parts	\$5,000	\$3,000	\$500
Children's electronic ride-on vehicle	\$5,000	\$3,000	\$500
Golf carts	\$7,500	\$7,500	Excluded

*Coverage limits not all inclusive, these are samples of available coverage options. Please check with your local Safeco agent for more information.

Additional Coverage Options

Safeco offers a wide range of additional product options to enhance the protection of your home and belongings. Ask your Safeco agent for pricing and availability on all of our additional coverage options.

Identity Recovery Coverage costs only \$1 a month and can help with expenses in the event your identity is stolen. It provides up to \$25,000 for lost wages and expenses as well as personalized case management services at no additional charge.

Extended Dwelling Coverage provides an additional 25% or 50% of your coverage A, dwelling coverage, amount in the event your property requires significant repair or replacement.

Valuable Articles – Itemized Coverage offers additional coverage for your most valuable items such as jewelry, fine art, and coins. And with an agreed-upon value and no deductible for jewelry and fine art, the claims experience is straightforward and simple.

Personal Offense Coverage offers a broad range of protection for personal offenses such as libel and slander.