

Coverage may be written on
Broad Form HO 00 02, Special Form HO 00 03,
or Comprehensive Form HO 00 05

Some Available Optional Coverages

Home Guard – provides replacement cost on your home (subject to 125% of the dwelling limit); personal property replacement cost; landslide coverage on your home; \$500 refrigerated products (\$100 Deductible); \$1,000 credit card, fund transfer card, and counterfeit money coverage (No Deductible); debris removal with a limit of \$150 (No Deductible); \$2,500 coverage for loss by theft of jewelry, watches, furs, and precious and semi-precious stones subject to a limit of \$1,000 per article.

Personal Property Replacement Cost – protects most personal property for replacement cost instead of replacement cost less depreciation.

Identity Fraud Expense Coverage – provides \$15,000 of coverage to pay for expenses incurred by an insured as a direct result from any one identity fraud.

Personal Injury – covers your liability for personal injury to others, such as false arrest, libel, or invasion of privacy.

Scheduled Personal Property – specific coverage for jewelry, fine arts, furs, and other valuables.

Earthquake Coverage – protects your home and personal property from earthquake damage subject to a deductible.

Increased Limit Coverage on Dwelling – provides replacement cost coverage on your home up to 125% of the limit of liability shown on the declarations page.

Water Back-Up of Sewers or Drains – provides coverage caused by water which backs up through sewers or drains subject to endorsement limits.

Actual Cash Value – provides coverage for the home when it is desired to insure the home at actual cash value rather than at replacement cost value.

**Contact your Pekin Insurance Agent
for other Optional Coverages that
may be available.**

Why Pekin Insurance?

- Over 8 decades of dependable service
- Local hometown professional agents
- Comprehensive choice of coverage
 - Competitive premiums
 - Round-the-clock claim service
- Convenient premium payment plans
 - VISA-MasterCard-Discover payments available

Other Pekin Insurance Products

Homeowners	Universal Life
Automobile	Interest Sensitive Life
Motorcycle & Recreational Vehicle	Simplified Issue Whole Life
Dwelling Fire & Personal Liability	Graded Death Benefit Whole Life
Mobile Homeowners	Term Life
Boatowners	Flexible Premium Annuity
Inland Marine	Single Premium Deferred Annuity
Commercial Property & Casualty	Major Medical
Garage Liability	Medicare Supplement
Workers Compensation	Short Term Medical Expense
Boiler & Machinery	Disability Income
Businessowners	Credit Insurance
Bonds	Group Insurance
Umbrella	Qualified Retirement Programs for Individual & Business Needs
	Funeral Preplanning

This brochure is designed to give you a basic outline of coverage and does not include all of the exclusions, conditions, or limitations of the policy. Contact your local Pekin Insurance agent for an explanation of the exact terms of the contract.



PEKIN INSURANCE

2505 Court Street

Pekin, Illinois 61558

www.pekininsurance.com

866 (Rev. 4-2006)

Homeowners Insurance



Pekin Insurance's Homeowners Policies Offer These Coverages

Personal Liability Coverages



Personal Liability



Medical Payments



Off Premises Liability



Property Damage



Cost to Defend Suits

Plus These Additional Coverages



Loss of Use



Fire Department Service Charge



\$500 Credit Card Coverage



Debris Removal



Trees, Shrubs, Other Plants



Reasonable Repairs

Form HO 00 02 Home & Personal Property Coverages



Fire or Lightning



Windstorm or Hail



Explosion



Falling Objects



Weight of Ice, Snow, or Sleet



Volcanic Eruption



Glass Breakage



Vandalism, Riot, Civil Commotion



Smoke Damage



Aircraft Damage



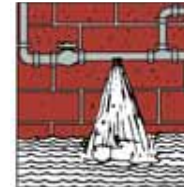
Vehicle Damage



Theft



Accidental Electrical Damage



Accidental Discharge from Plumbing or Heating System



Freezing of Plumbing, Heating, or Ventilation System

Forms HO 00 03 & HO 00 05 Additional Home Coverages



Paint Spills



Scorched Surface



Chemical Spills



Backing Up of Ice or Snow under Shingles



Accidental Building Damage



Accidental Chipping of Sink



Siding Accidentally Damaged by Missiles



Damage from Wild Animals (with exceptions)

Form HO 00 05 Additional Personal Property Coverages

- Breakage coverage provided for many personal property items
- Misplacing or losing jewelry, silver and guns (subject to policy Special Limits)
- Damage to personal property resulting from Earthquake
- Accidental spills causing damage to personal property
- Broader coverage provided for computer equipment

Personal property under FORM HO 00 03 is covered for the same perils as under our FORM HO 00 02.