

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

You may choose these popular
Optional Coverages

- Executive V.I.P. Plus Endorsement
Which Includes
 - Debris Removal \$1,000
 - Refrigerated Products \$2,500
 - Credit Card \$1,000
 - Landslide (Up to 25% of Dwelling Amount)
 - Collapse from Underground Water (Up to 25% of Dwelling Amount)
 - \$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)
- 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.
- Scheduled Personal Property
Specific coverage for jewelry, fine arts, furs, and other valuables.
- Personal Injury
Covers your liability for personal injury to others, such as false arrest, libel, or invasion of property.
- Earthquake Coverage
Protects your home and personal property from earthquake damage subject to a deductible.
- Water Back-Up of Sewers or Drains
Provides coverage caused by water which backs up through sewers or drains subject to endorsement limits.

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

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Executive V.I.P. Insurance



Homeowners
Protection
for the
High-Valued Home



Pekin Insurance's Executive V.I.P. Homeowners Policies Offer These Coverages

**Personal Liability Coverages
for the High-Valued Home**



Cost to Defend Suits



Personal Liability



Property Damage



Medical Payments



Off Premises Liability

Additional Coverages At No Extra Cost

- Replacement Cost Coverage on Dwelling (Subject to 125% of Dwelling Limit)
- Inflation Guard
- Replacement Cost Coverage on Personal Property
- Personal Property = 70% of Coverage A
- Loss of Use (Additional Living Expense)
- \$2,000 Medical Payments

**Forms HO 00 03 and HO 00 05
Home and 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



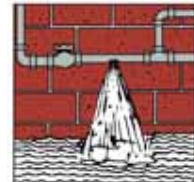
Vehicle Damage



Theft



Accidental Electrical Damage



Accidental Discharge from Plumbing or Heating System



Freezing of Plumbing, Heating, or Ventilation System

Home Coverages At No Extra Cost



Paint Spills



Scorched Surfaces



Backing Up of Ice or Snow under Shingles



Accidental Building Damage



Siding Accidentally Damaged by Missiles



Damage from Wild Animals (other than squirrels or rodents)



Accidental Chipping of Sink

**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