



HOMEOWNERS INSURANCE

A SENSE OF PEACE

Clear, still water signifies calmness ...
a sense of peace.

A sense that your insurance company is
looking out for you, and will help you get
back on your feet if you need it.

A sense that you won't have unexpected
out-of-pocket costs if you need to rebuild
your home or replace stolen items.

A sense that your assets are protected if
someone gets hurt on your property and
holds you liable.

That sense of peace, money-saving discounts
and outstanding service are all available
with a Stillwater Homeowners policy.





Buying homeowners insurance

Simply put, a homeowners policy should make you financially “whole” again if your home is damaged or destroyed by events like fire or storm, or is burglarized.

So, when you buy insurance, look for coverage that:

- Pays claims based on the cost to *rebuild* your home. That can be more than your home's market value
- Pays the *replacement* cost for your home's contents, not a depreciated value based on the age or condition
- Reflects your very *specific needs*. Maybe you want coverage for the jewelry your grandmother handed down to you, identity theft protection, or coverage for your seasonal residence
- Offers deductible options and discounts that save you money





Personalize your coverage* to match your needs

With Stillwater, you and your agent can build a policy that'll help you stay financially whole if the unthinkable happens.

Your policy's main coverages:

- Dwelling—Pays to repair or rebuild your home and attached structures, up to your chosen coverage limits, if it's damaged or destroyed by fire or storms
- Other Structures—Similar to Dwelling coverage, but for unattached structures
- Personal Property—Pays for damage to or theft of most personal items, including appliances, furniture, electronics and clothing
- Loss of Use—Pays the bills or expenses you have as a result of losing the use of your residence

Smart coverage options:

- Extended Replacement Cost—After a catastrophic event like a hurricane or tornado, the cost to repair or rebuild homes can spike due to a shortage of building materials. In that situation, this coverage ensures that the additional cost to repair or rebuild your home is covered
- Personal Property Replacement Cost—Get paid the full replacement cost—rather than a depreciated value—for most stolen or damaged personal items

Additional coverage options to personalize your policy:

- Animal Liability
- Identity Theft Expense Recoupment
- Personal Injury
- Scheduled Personal Property
- Special Personal Property
- Water Back-Up

**These are generalized coverage descriptions. Our Homeowners contract includes more detailed definitions.*



Choose a deductible that fits your budget

The deductible—which you choose when you buy a policy—is the amount you have to pay before the insurance company starts to pay for a covered loss. Generally speaking, the higher the deductible you choose, the lower your premium.

Save money with discounts

The sense of peace that comes with a Stillwater Homeowners policy is available at an affordable rate ... and with discounts that'll help you save.

- Accredited Builder
- Age of Insured
- Automatic Sprinkler
- Claim-Free
- Gated Community
- Home Alarm Protection
- Marital Status
- Multi Policy
- Newly Acquired Home
- Roof-Type
- Utility Upgrade

You could save hundreds by combining discounts. Your Stillwater agent can work with you to discuss the eligibility requirements.

Coverages and discounts may not be available in all states or situations.

About Stillwater

Stillwater Insurance Group is a national insurance provider offering a full suite of insurance products and services. We strive to be the most respected insurance provider in the United States by setting and achieving the highest standards in quality products, service, customer experience and claims satisfaction.

Stillwater is:

Smart—We meet your evolving needs for homeowners, auto and business insurance

Fast—We exceed your expectations for customer and claims service

Strong—We're ready when you need us, and help you get back on your feet

We have an A+ accreditation from the Better Business Bureau. This recognizes our commitment to transparency, responsiveness, integrity and delivering on the promises we make. And we have an "A-" (Excellent) rating from A.M. Best, the leading insurance rating organization.

For more information, visit stillwater.com, or contact a Stillwater agent.

Stillwater Insurance Group of Companies

Stillwater Insurance Company

Stillwater Property and Casualty Insurance Company

Stillwater Insurance Services

