

**UNIVERSAL**

TM

Universal North America®

Insurance with Values

# Homeowners Insurance

Customized Personal Property  
and Liability Protection

Insurance  
with values.



## Depend on Universal North America® for the right protection.

Insurance isn't just about replacing things. It's about putting your life back together.

When you need us, Universal North America is here. Always ready. Always strong. Always committed to the values that set us apart.

## Universal North America homeowners have shelter.

Universal North America's standard Homeowners policy provides strong coverage, including:

- **Dwelling** – Covers the dwelling and attached structures.
- **Other structures** – Covers detached structures such as gazebos, fences or tool sheds.
- **Personal property and valuables** – Covers personal belongings such as clothing, valuables, furniture and appliances.
- **Loss of use** – Pays for costs above normal living expenses if damage prohibits the family from living in their home.
- **Personal liability insurance** – Provides bodily injury and property damage coverage when the homeowner is legally responsible.
- **Medical payments** – Provides relief for certain medical expenses for those outside the household who are injured while visiting.
- **Loss assessment** – Provides for costs levied by a homeowners association in the event of loss caused by a covered peril.



## Why choose Universal North America?

Storms, earthquakes, fires and accidents are unpredictable. Universal North America is not. We're experienced with a proven track record of being there for our customers during a catastrophe or life's minor mishaps. And that kind of experience is what has earned us high ratings from A.M. Best and Demotech. We offer solutions for a variety of insurance needs, including Homeowners, Hurricane, Home Equipment Protection and many robust optional coverages.

**Customized coverages.** A Homeowners policy from Universal North America can always be trusted for strong protection. Standard policies can be customized with optional coverages\*, including:

- **Home equipment protection** - coverage for artificially generated electrical currents and mechanical breakdown from within for AC systems, electronics, pool pumps, etc.
- **Identity fraud expense**
- **Personal injury**
- **Scheduled personal property**

\*Not all coverage types are offered in all states.



**Easy online access.** Managing your Universal North America policy is easy with My Universal<sup>®</sup>. Make payments and gain access to important policy documents online at MyUniversal.com.

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### Customer Service

Sales & Service: 866-458-4262

**Claims** Toll Free: 866-999-0898

**MyUniversal.com**

This flyer is not an insurance policy; it provides a general description of Universal North America's Homeowners insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. Insurance products are issued and underwritten by Universal North America Insurance Company. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.