



FlexHome® Value Insurance Program

Protection for yourself, your home and your personal property.

If you are looking for a lower premium and a superior homeowners policy, FlexHome Value offers both.

Protection you can count on

- Covers the replacement cost of your home
- Covers your belongings anywhere in the world
- Provides coverage if, after a loss, you're required to upgrade your home to meet current building codes

Policy discounts and credits

You can reduce your overall policy premium by:

- Installing protective devices in your home, such as central burglar and fire alarms
- Maintaining a claim-free record - your premium is reduced the longer you remain claim free
- Sustaining continuous coverage on your home
- Insuring both your home and auto

Optional coverages

- **Extended Replacement Cost** - Increase coverage protection for your home in the event of a total loss.
- **Replacement Cost** - Cover your belongings for their full current replacement value, not the depreciated, actual cash value.
- **Personal Injury** - With the increasing popularity of social media, coverage can protect you and family members against a liability loss resulting from libel or slander.
- **Assisted Living Care** - Additional property and liability coverage to protect loved ones living in an assisted living care facility.
- **Student Away at School Coverage** - When your children go off to college, we offer optional coverage for the liability and property hazards college students can encounter.
- **Personal Security** - If you're a victim of ID fraud, we offer coverage to help you restore your good name and provide a case manager to assist you.
- **High-value Items** - We can increase coverage for jewelry, silverware, antiques and more.

For all your insurance needs

A personal insurance portfolio

QBE and our agents provide personal insurance coverage that allows you to maintain your lifestyle, even when there's a total loss. We help you develop a comprehensive and unique portfolio of insurance products to meet your needs.

Coverage for your extras

- Automobiles
- Boats
- Recreational vehicles
- Seasonal vehicles, such as motorcycles and snowmobiles*

Exceptional service

A reputation for excellence

FlexHome is offered through member insurance companies of QBE Insurance Group Limited, one of the largest 20 insurers and reinsurers worldwide. We are rated "A" (Excellent) by A.M. Best and "A+" by Standard and Poor's**.

Right where you need us

QBE provides the power of a global organization with a strong local presence. Our branch offices deliver the individual attention and superior services you deserve.

For more information on the FlexHome Value insurance program or a free, no obligation quote, call your local independent QBE insurance agent.

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* Subject to state availability

** For ratings guidelines and the latest information, access ambest.com and standardandpoors.com

This brochure is designed to provide you with an outline of the QBE FlexHome Value insurance program. It does not include all the features, exclusions and limitations of the policy.

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