



# FlexHome® Ultra Insurance Program

## Protection for yourself, your home and your personal property.

For the ultimate peace of mind, FlexHome Ultra offers you superior homeowners coverage. It provides you with the extensive property protection you need for your home and belongings.

### Protection you can count on

- Provides extended replacement cost coverage for your dwelling in the event of a total loss
- Covers your belongings anywhere in the world
- Covers your belongings for their full replacement cost, not the depreciated, actual cash value
- Provides far broader coverage for contents lost or damaged due to a covered loss
- Upgrades your home to meet building codes following a loss
- Covers theft, misplacement or loss of jewelry, furs, firearms and silverware
- Covers personal injury against a liability loss resulting from libel or slander. With the increasing popularity of social media, we've made this a standard coverage.

### 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
- Having continuous coverage on your home
- Insuring both your home and auto

### Optional coverages

- **Assisted Living Care** - Get 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, FlexHome Ultra offers optional coverage for the liability and property hazards college students can encounter.
- **Personal Security** - If you're a victim of ID fraud, FlexHome Ultra offers coverage to help restore your good name and provides a case manager to assist you.
- **High-value Items** - We can increase your basic coverage for jewelry, silverware, antiques and more.
- **Reward Coverage** - FlexHome offers a reward for information leading to the arrest and conviction of a person committing theft or other crimes against you or your home.
- **Fire Extinguishers** - Your recharge/replacement costs are covered (up to \$1,000) when used to fight a fire at your home.
- **Increased Daycare Expense** - If your daycare provider's property is damaged and becomes uninhabitable, FlexHome provides coverage for increased daycare expenses you incur.

## For all your insurance needs

### A personal insurance portfolio

QBE and our agents provide personal insurance coverage that allows you to maintain your lifestyle, when there's a total loss.

We will help you develop a comprehensive and unique portfolio of insurance products to meet your individual 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 Ultra insurance program or a free, no obligation quote, call your local independent QBE insurance agent.

## QBE North America

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\* Subject to state availability

\*\* For ratings guidelines and the latest information, access [ambest.com](http://ambest.com) and [standardandpoors.com](http://standardandpoors.com)

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

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