



FlexHome® Plus Insurance Program

Protection for yourself, your home and your personal property.

You take pride in your home and you want to protect it. Value is important to you. With FlexHome Plus, we tailor a homeowner policy that offers both value and flexibility.

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 cash value
- Provides coverage if you are required to upgrade your home to meet current building codes after 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 Plus offers optional coverage for the liability and property hazards college students can encounter.
- **Personal Security** - If you're a victim of ID fraud, FlexHome Plus 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.

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 Plus 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 Plus insurance program. It does not include all the features, exclusions and limitations of the policy.

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