



FlexHome® Condominium Ultra and FlexHome Condominium Insurance Program

Protection for yourself, your home and your personal property.

FlexHome Condominium Ultra offers you superior homeowners coverage, and our FlexHome Condominium is for price-conscious condo owners.

Protection you can count on

FlexHome Condominium and Condominium Ultra protect your assets by:

- Covering your belongings anywhere in the world
- Covering theft, misplacement or loss of jewelry, furs, firearms and silverware

FlexHome Condominium Ultra:

- Extends replacement cost coverage for your condo in the event of a total loss
- Covers your belongings for their full replacement cost, not just their actual cash value
- Provides far broader coverage for contents lost or damaged due to a covered loss
- 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

With both FlexHome Condominium Ultra and FlexHome Condominium, 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 your home and auto

Optional coverages

FlexHome Condominium Ultra and FlexHome Condominium can protect you with these 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 Condominium Ultra and FlexHome Condominium offer optional coverage for the liability and property hazards college students can encounter.
- **Personal Security** - If you're a victim of ID fraud, FlexHome Condominium Ultra and FlexHome Condominium offer coverage to help restore your good name and provide 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 Condominium Ultra and FlexHome Condominium 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 Condominium Ultra and FlexHome Condominium insurance program. It does not include all the features, exclusions and limitations of the policy.

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