

**E**stablished in 1934 by Indiana Farm Bureau, Inc., our family of companies, now known as Indiana Farm Bureau Insurance, has continued to evolve and grow to a solid, respectable organization, providing all Indiana residents the opportunity for multiple lines of insurance coverage.

Our company history has been a work in progress, giving Indiana Farm Bureau Insurance additional strength, financial resources and a reputation as a valuable corporate citizen. The company is a leader in auto and homeowners insurance and the largest writer of farm insurance in the state. Through the years, we've expanded to include insurance products for your auto, home, life, business and farm through our network of nearly 500 agents and 1,200 employees living and working throughout the Hoosier state.

We've adapted to changing times, but our original values and commitment to serving Hoosier residents have remained the same. Indiana Farm Bureau Insurance is committed to sharing our success with the communities we serve. In addition, we believe stewardship of member-clients defines our culture and distinguishes our organization. As good stewards, we do our best to help our insureds manage precious resources.

Discover why so many Indiana residents trust Indiana Farm Bureau Insurance to provide them with the highest quality insurance products and services. Contact a local agent today to answer your insurance questions. Find an agent near you online at [www.infarmbureau.com](http://www.infarmbureau.com).

### Contact Us:

(317) 692-7200 or (800) 723-3276

[www.infarmbureau.com](http://www.infarmbureau.com)



United Farm Family Life Insurance Company  
United Farm Family Mutual Insurance Company  
UFB Casualty Insurance Company  
Indianapolis, IN

# Homeowners Platinum



[www.infarmbureau.com](http://www.infarmbureau.com)

Indiana Farm Bureau Insurance has been insuring Hoosiers for more than 75 years and is proud to offer the Homeowners Platinum (HO3) policy, a comprehensive insurance protection plan for the most discriminating homeowner.

You've learned to expect nothing but the best from Indiana Farm Bureau Insurance, including the best coverage, value and customer service. Indiana Farm Bureau Insurance also offers its very best in homeowners protection with a policy that can be designed to do everything from replacing your home and other buildings such as garages or outbuildings, to covering the loss of your credit cards.

## Comprehensive Protection and Added Benefits

The Homeowners Platinum (HO3) policy from Indiana Farm Bureau Insurance protects your home and other buildings such as garages or outbuildings up to their replacement cost (within the terms of the policy and amount of insurance purchased) for losses from all perils, except those specifically excluded in the policy. Your Indiana Farm Bureau Insurance agent offers money-saving discounts for newer homes, smoke detectors, burglar and fire alarms, dead-bolt locks and fire extinguishers.

In addition, if Indiana Farm Bureau Insurance insures both your auto(s) and home or farm, you could save 18% on your Auto and 15% on your Homeowners or Farmowners policy premiums. If we insure both your auto and motorcycle along with your home or farm, you could save 18% on your motorcycle policy premium. If we also write your Personal or Farm Umbrella Liability policy, you can save an additional 5% on your Auto policy premium.

We don't stop there. Indiana Farm Bureau Insurance offers other money-saving opportunities for Homeowners. If you have had a continuously active Homeowners or Dwelling policy with us for a minimum of one year, you earn a Loyalty discount! If you've not had any recent claims, you earn our Claims Experience discount. Newly introduced, use of certain impact resistant roofing products may qualify you for policy or premium discounts. Properties with roof surfaces meeting Underwriters' Laboratories (UL) Class 3 or Class 4 Standard 2218, Impact Standard for Impact Resistance of Prepared Roof Covering Materials Certifications, are eligible.

## Full Coverage for Your Personal Property

Your personal property will be protected from damage caused by fire, smoke, theft, vandalism, most weather-related occurrences and many other possible perils. Special coverages like the removal of debris, damage to outdoor antenna equipment, the unauthorized use of lost or stolen credit cards and damage caused by power surges due to lightning are also included in this policy.

## Maximum Protection with an Umbrella Liability Policy

The Homeowners Platinum (HO3) policy includes comprehensive liability protection. In addition, your Indiana Farm Bureau Insurance agent can show you how purchasing an Umbrella Liability policy can assure you maximum protection from the potentially staggering costs of jury awards, out-of-court settlements and legal fees.

## Important Reasons to have a Homeowners (HO3) policy from Indiana Farm Bureau Insurance:

- Maximum protection for your home, garage or outbuildings.
- Maximum protection for your personal property.
- Comprehensive liability protection.
- You may qualify for money-saving discounts.