



# Homeowners Insurance

## Insuring homes since 1825

Homeowners insurance protects your home and your personal property. It also protects you and your family if people are injured or their property is damaged while at your home. It gives you peace of mind.

### The Right Protection for You

To personalize your protection, we offer many coverage options including:

- Earthquake
- Home Business
- Home Computer
- Home Systems and Appliances
- Water Backup
- Identity Theft
- Jewelry and Fine Arts
- Personal Property Replacement Cost
- Utility Service Lines

Additionally, consider adding personal umbrella coverage which could protect you in the event an injury or damage claim that exceeds your homeowner or auto policy limits. Our personal umbrella coverage is available with limits in increments of \$1,000,000 up to a maximum limit of \$5,000,000.

### Affordable for You

To help you get the right coverage for your needs and budget, we offer various policy discounts. For example, if you have other policies with N&D® or have been with your N&D independent agent for more than five years, you could qualify. If you protect and monitor your home with alarms and devices, are a new buyer of a new home, or are over 55, you may be eligible.

Whether you own or rent a condo, house, or apartment, we have the right policy for you. To learn more about N&D homeowners insurance and what discounts you may be eligible for, contact your agent today. For a list of independent agents, please go to [www.ndgroup.com](http://www.ndgroup.com).