

Premium Credits

Talk to your Norfolk Mutual Insurance Agent about these possible premium credits.

- New Home Discount
- Deductible Discount

Other Coverages Available

Other Coverages Available

Ask your agent for more information on additional insurance products that Norfolk Mutual Insurance Company has to offer.

- Farmowners Policy
- Farm Liability
- Rented Dwelling
- Vacant Dwelling
- Standard Dwelling

This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions, or limitations. For a complete description of the policy features, consult your Norfolk Mutual Insurance Agent.

Why Select Norfolk Mutual Insurance Company?

The concept of a mutual insurance company is simple: Neighbor helping Neighbor. Since 1890, Norfolk Mutual Insurance Company has promoted this principal by providing quality, affordable insurance protection for Nebraska farms and homes. Since Norfolk Mutual is owned by our policyholders, there are no investors or shareholders taking profits. Any profits generated are held in reserve to pay policyholder claims. Given that we are a local company, the money paid to our policyholders for covered losses is in turn spent in our local communities with contractors, retailers and service providers.

Local families have depended on Norfolk Mutual Insurance for local, dependable insurance for over 125 years. Through a network of independent insurance agents, Norfolk Mutual Insurance is available for your complete home protection. Discover the advantages of having a local partner for all of your insurance needs. Contact a Norfolk Mutual Insurance agent for a review of your coverages.

Norfolk Mutual
INSURANCE

300 West Benjamin Ave • Norfolk, NE 68701

*Serving Nebraska
Since 1890*

HOMEOWNERS



Your home is an important asset. Protect it with quality insurance from a company you know and trust.

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HOMEOWNERS

The policy offers a variety of coverages to protect your dwelling and personal property. It also offers protection against possible financial disaster from accidents or injuries occurring on your property or from your personal acts.

Property Coverages

Dwelling

- The dwelling located on the described premises
- Materials and supplies located on or next to the described premises used in construction for the dwelling or other structures

Other Structures

- Other structures located on the described premises
- Private or decorative fences – within 100 feet of the dwelling

Personal Property

- Personal property located at the described premises
- Personal property owned or used by an insured while it is anywhere in the world
- Limited coverage for personal property that is temporarily located at an insured's residence, other than the residence premises

Additional Living Expenses & Loss of Rents

- Covers the increase in your living expenses while your property is being repaired or replaced
- Covers the loss of rents you might incur while the rented portion of the premises is unfit to occupy



Covers Damage From

- Fire, Smoke & Explosion
- Hail, Wind & Lightning
- Weight of Ice, Sleet or Snow
- Vehicle, Aircraft & Falling Objects
- Electrical Currents
- Theft & Vandalism
- Frozen Pipes

INCLUDED COVERAGES

- Identity theft protection
- Debris Removal
- Credit Card
- Collapse
- Fire department service charge
- Grave markers
- Refrigerated Products

OPTIONAL ENDORSEMENTS

- Earthquake
- Equipment Breakdown
- Scheduled Personal Property
- Water Backup Through Sewer or Drain

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Personal Liability

Liability to Public

- Coverage for claims against an insured person for bodily injury or property damage arising from accidents or injuries for which the insured becomes legally obligated to pay due to personal acts.

Damage to Property of Others

- Covers property damage to property of others which you borrow or use

Medical Payments to Public

- Provides coverage for medical expenses that arise from accidents or injuries.

OPTIONAL ENDORSEMENTS

- Additional Insured
- Additional Premises
- Business Pursuits
- Farm Landowners Liability
- Home Day Care Provider
- Incidental Agricultural Activities
- Incidental Business Activities
- Residential Rental Property

