

HOME INSURANCE



Your home is a major investment

A Farmers® agent can help as you select the coverage you want.

Farmers Smart Plan Home®

Farmers Smart Plan Home offers three highly customizable packages as a starting point so you can select the coverage you want:

Standard - Designed for homeowners who are just starting out, the Standard package balances affordability with the features that really matter.

Enhanced - Established homeowners tend to want more— the Enhanced package accommodates higher policy limits and includes several extra features.

Premier - The Premier package comes with the highest limits and coverage on personal property, and can include Guaranteed Replacement Cost coverage for your home if certain requirements are met. When Guaranteed Replacement Coverage applies, Farmers will reimburse 100 percent of the cost of rebuilding after a covered loss on the same premises, regardless of your policy's limits.*

*The Premier package isn't available in California. Please ask your agent about the Farmers Next Generation® package there.

Within each of these packages, you have plenty of flexibility — you can raise or lower limits in virtually every type of coverage, and add or change coverage.

Here are some great value-added features that are built into each home policy

Declining Deductibles®

You can earn \$50 toward your deductible each year the policy remains in force.**

**Not available in California.

Claims Free Discount

You will receive a discount if you've been claim-free with Farmers (or your previous insurer) for three consecutive years.

Claim Forgiveness

Your premium doesn't increase because of a claim if you've been claim free with Farmers for five continuous years.

We offer coverage for all types of homes including:

Homeowners – Coverage for your single-family home.

Condo – Coverage for your condo or townhome.

Mobile and Manufactured – Coverage for your mobile or manufactured home.

Specialty Home – Coverage for seasonal homes, investment properties and older or lower value homes.

Vacant Home – Coverage for homes that aren't occupied.

Your Farmers agent can also help you buy coverage for damage from floods and earthquakes (in most states).

Contact your local Farmers agent to learn more or you can visit [Farmers.com/home](https://www.farmers.com/home).



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