

# Homeowners Insurance

Your home is so much more than just four walls and a roof. Protect it with the best. When you choose Acuity to insure your home, you choose a first-class team of agents, customer service staff, and claims professionals dedicated to keeping your biggest investment covered.

## Get top-notch service with Acuity

- 96% customer claims satisfaction
- 1 contact throughout your entire claim

*"We contacted the Acuity claims department and our adjuster was at our home within an hour . . . I simply can't say enough good things about [Acuity]."*  
—Susan, Customer

## Get more value with Acuity

When you purchase a homeowner policy with us, you get the following:

- **Protection for your home**  
If your home is damaged, we will pay to repair or replace it with new materials.
- **Protection for your stuff**  
All of your belongings are covered, from electronics to furniture, clothing, and everything in between. And your property is protected no matter where it is.
- **Protection for your guests**  
Accidents happen. If someone gets injured at your home, we will help pay their medical bills.
- **Protection for your wallet**  
We'll cover your living expenses if you need to stay somewhere else while your home is being repaired.
- **Protection for your liability**  
If you're sued for injury or damage to property, we'll cover your legal expenses.

## Get more options with Acuity

Besides providing the essential coverages to protect your home, belongings, and liability, we also offer options to customize your policy.

- **Guaranteed Replacement Cost**  
Allows you to completely repair or rebuild your home, even if the cost is higher than the limit shown on your policy.
- **Coverage Enhancements Plus**  
Provides a bundle of extra protection for your property and belongings and for things like changing locks if house keys are misplaced or replacing spoiled food after a power outage.
- **Personal Property Replacement Cost**  
Pays for brand new items to replace your damaged possessions instead of giving you an amount based on a 5-year-old TV or a 10-year-old mattress.
- **Identity Fraud Expense and Cyber Protection**  
Helps protect you and members of your household from financial loss caused by a cyber or identity fraud related event.
- **Sewer or Drain Backup**  
Helps your home get back to normal if your sump pump overflows or a sewer drain backs up.

## Get discounts with Acuity

We pride ourselves in providing quality coverage at a fair price. One way we do that is by offering discounts like the following:

- Package—save up to 20% when you insure your auto and home with Acuity
- Fire protection systems
- Smart home systems
- Newer home
- Mature homeowner
- Paid-in-full

## Enjoy more

Having insurance with Acuity takes away some of life's worries so you can focus on making your house a home. Our enthusiastic team of professionals is available to help in just one call, click, or tap.



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



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[www.acuity.com/acuity-focus](http://www.acuity.com/acuity-focus)

This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile coverage in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.