MASSACHUSETTS HOMEOWNERS

Safety Insurance®
AUTO • HOME • BUSINESS
We'll help you manage life's storms®

Safety Discounts

Ask your independent agent to see if you qualify for these discounts:

- Up to 20% discount when Safety also insures your autos under either a personal or commercial policy
- Up to 5% e-Customer Discount for new policyholders
- Alarm and Sprinkler System discounts up to 15%
- Renewal Credit available up to 13%
- Increased savings with higher deductible options

Safety Endorsements

Safety offers many additional coverage enhancements that give extra protection for your Home. Highlights of the coverages include:

Safety Supreme Plus

- Extended Building Cost Coverage for home
- All Risk Contents Coverage
- Special increased limits for jewelry and silverware
- Personal Injury Coverage
- 50% Ordinance or Law Coverage
- Water and Sewer Back Up Coverage
- Service Line Coverage

Safety Complete

All Coverages included in **Safety Supreme Plus**, and:

- Increased Water and Sewer Back Up Coverage
- Increased Loss of Use Coverage
- Identity Fraud Expense Coverage
- Home Systems Protection Coverage

Safety Complete Plus

All Coverages included in **Safety Complete**, and:

- Guaranteed Replacement Cost for home & contents
- Home Cyber Protection Coverage
- 100% Ordinance or Law Coverage
- Additional $100,000 of Liability Coverage

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Additional Safety Endorsements

Home Cyber Protection

Provides coverage for expenses incurred as a result of a cyberattack. Expenses can include data recovery costs, system restoration costs, cyber extortion costs, and legal costs.

Home Systems Protection

Up to $100,000 of coverage for a sudden or accidental mechanical or electrical breakdown, or bursting, cracking or splitting of covered home systems.*

Service Line Coverage

With this endorsement, we will provide up to $25,000 for damages related to a failure of a covered service line.**

Navigator

- Physical Damage and Liability Coverage for your boat, trailer and motor
- Uninsured Boater's Coverage of $10,000
- Wreck Recovery

Additional Coverage for extra protection

For additional liability protection, you may want to consider purchasing a **Personal Umbrella Policy** in conjunction with your auto and home policies. The Umbrella policy will provide you with excess liability coverage over and above your policy limits. Coverage up to $5 million dollars is available.

* Only available with Safety Complete & Complete Plus
** Only available with Safety Supreme Plus, Safety Complete & Safety Complete Plus

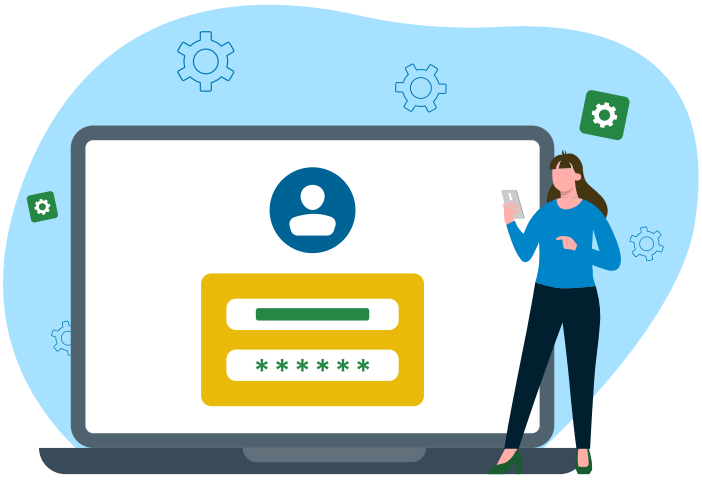
Safety Services

At Safety, the customer experience is our top priority. We have many services that will save you time and money.

Billing Options

- Combined Bill - Have all your Safety Insurance policies combined on one monthly statement
- Online & Mobile Bill Pay
- eBill - Receive bills electronically
- AutoPay Program - Premium payments are withdrawn automatically from your checking or savings account each month, and bills are delivered electronically. No checks, no postage, no down payments, and reduced installment billing charges.

  AutoPay requires eBill enrollment.



Free Expert Resolution Service

Assists with resolving issues associated with ID Theft

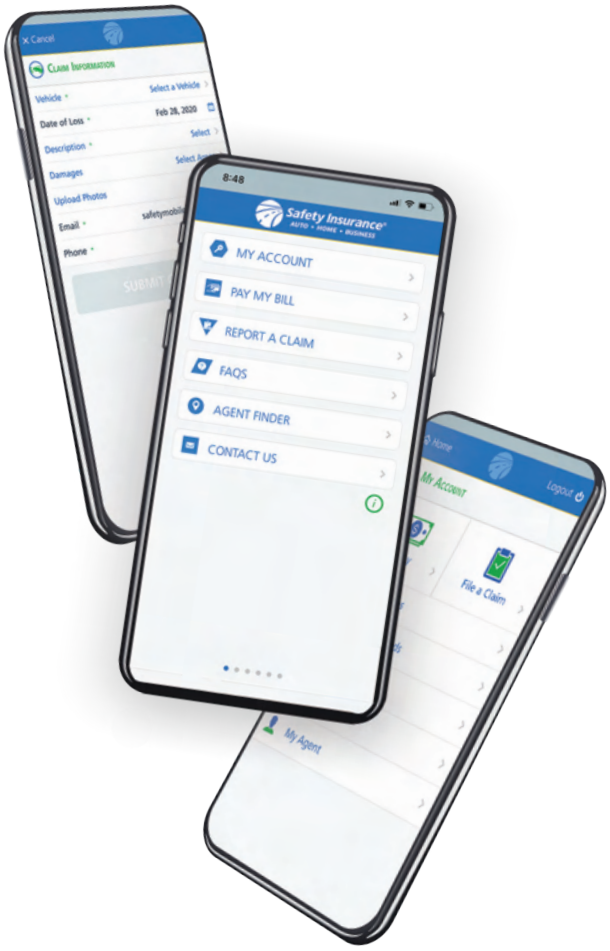
Safety supports the Independent Agent system

Download the Safety Mobile App

GET IT ON Google Play

Download on the App Store

Convenient app features include:



- Bill pay
- Report and track a claim
- Push message bill reminders
- FaceID enabled

Since 1980, Safety Insurance has partnered with Independent Agents to provide customers with the best possible insurance products and services at a competitive price.

Today, Safety is a leading provider of auto, home and business insurance in Massachusetts, New Hampshire and Maine.

Safety Insurance consistently maintains an “A” (Excellent) rating by A.M. Best Company, one of the nation’s leading independent rating services.

To learn about Safety Insurance, visit SafetyInsurance.com

For more details on Homeowners Insurance from Safety, contact your Independent Agent today.