

The Cincinnati Insurance Companies Executive/Homeowner Plus

You already enjoy the benefits of great protection with your Cincinnati Homeowner Policy. Now, you can add a package of coverages to your homeowner policy that could save your family thousands of dollars when you have a covered loss.

Open the door to more value

If a covered cause of loss damages your insured contents, your Homeowner Policy with the Plus coverage pays the full amount to repair your property. If repairs are not possible, we pay up to the limit of insurance to replace your covered contents with new items of similar kind and quality. The Executive Homeowner Policy without Plus coverage may cover your loss, but with a deduction for depreciation.

Covers what other policies won't

Your Plus coverage provides up to \$5,000* per occurrence for losses caused by water or water-borne material that backs up through sewers or drains from off the insured premises, overflows or discharges from a sump pump or related equipment, or exerts pressure or seeps from below the surface of the ground through an insured structure.

Provides more value

The more your insurance covers, the more value you receive for your insurance dollar.

Your Cincinnati Executive/Homeowner Plus protection pays to repair or to replace your damaged trees, shrubs and plants. After a covered loss, an additional 10 percent of your policy's dwelling amount is available. You receive up to \$1,000 for any one tree, plant or shrub.

You also receive reimbursement up to \$500 to remove debris of trees, shrubs or plants left behind after a wind or hail storm or because of the weight of ice, snow or sleet. Other policies may pay to remove trees and shrubs only when they damage your home or other property.

Compounds your savings

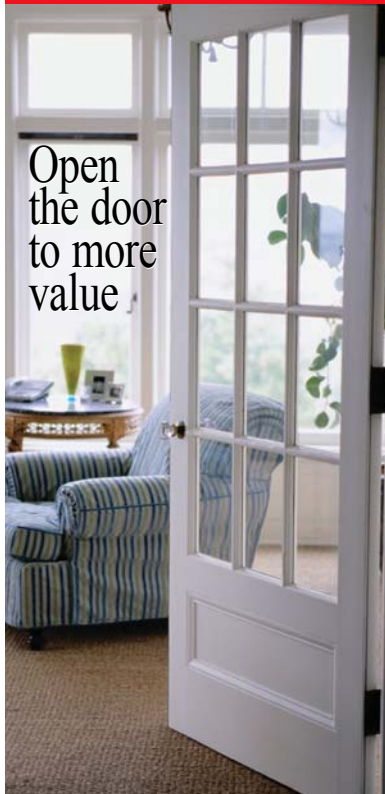
These coverages are worth their cost when purchased separately, but you can increase your savings by purchasing all of them with the Executive/Homeowner Plus coverage. The package:

- covers the costs, up to your policy amount, to rebuild, repair or demolish your dwelling according to building ordinances or laws due to a covered loss
- increases the amount of coverage, up to \$5,000, for loss from theft or unauthorized use of your credit cards
- increases the amount of coverage for unscheduled jewelry, lost or stolen, up to \$2,500
- covers your freezer contents damaged due to a power failure or mechanical breakdown, up to \$500, with no deductible
- waives your deductible in most states when you experience a covered loss of \$50,000 or more, unless the cause of loss is:
 - earthquake or landslide
 - wind in Florida, Nebraska or Iowa

Open the door to more value by contacting your local independent agent representing The Cincinnati Insurance Companies for all the details.

* Higher amounts available

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.



Executive/Homeowner Plus

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