



## Available Discounts

### Account Credit Endorsement

A credit may be available on Homeowners policies written in conjunction with other coverages.

### Homeowners/Auto Credit

A credit is available when your Homeowners and Auto policy are written through the same insurance agent.

### Customer Loyalty Credit

Andover will provide a discount to insureds when they have been insured with us for at least 3 consecutive years.

### Deductible Credit Options

- \$ 500 ..... 10% Credit
- \$ 1,000 ..... 25% Credit
- \$ 2,500 ..... 30% Credit

### Discounts for Protection Devices and Alarm Services

If you have installed such devices as a sprinkler system, smoke detectors, burglar alarms, central station burglar and fire alarms and/or alarms that report to the police and fire departments, credits are available up to 10%.

### New Home Discount

The Andover Homeowners Program offers a 16% discount for new homes and continues to provide a discount at decreasing percentages until your home is 16 years old.

### Non-Smoker Credit

A credit of 5% is available if there are no smokers living in the dwelling.

*Please consult your agent for eligibility and rates for all our programs.*

**The Andover Companies**, a New England mutual insurance institution, has been providing quality insurance protection since 1828. There are three companies under our banner: Merrimack Mutual Fire Insurance Company, Founded 1828; Cambridge Mutual Fire Insurance Company, Founded 1833; and Bay State Insurance Company, Founded 1955.

### **Affordable Insurance Protection**

In today's competitive insurance market **The Andover Companies** continue to provide a superior product, at an affordable cost, offered to you through the independent agency system.

We have and will continue to develop quality insurance programs to meet the needs of homeowners, landlords and business owners.

We have dedicated ourselves to providing outstanding claims service through local independent claims offices which respond to your claims immediately.



## THE ANDOVER COMPANIES

Merrimack Mutual Fire Insurance Company  
Cambridge Mutual Fire Insurance Company  
Bay State Insurance Company

95 Old River Road  
Andover, Massachusetts 01810  
*Since 1828*



# SUPERIOR HOME PROTECTION PLAN

Available only through your local Independent Agent. For over a century, we have been committed exclusively to the Independent Agency system. For you, the policy-holder, your local Independent Agent provides unsurpassed personalized service.



## THE ANDOVER COMPANIES

*Quality Protection Since 1828*

Consult with your Agent for a Quote



## Protecting Your Greatest Single Investment

*The Superior Home Protection Plan is designed to insure well maintained 1 & 2 family dwellings that have been built since 1925 and have a replacement cost of at least \$150,000.*

The Plan includes:

### **Guaranteed Replacement of Your Home**

The policy covers the cost of replacing your home, even if it exceeds the amount of coverage you carry on your policy. The amount of insurance at policy inception must equal 100% of the replacement cost of your home.

### **Protection For Your Personal Property**

Your personal possessions, on or off your premises, will be covered for “All Risk”, subject to certain exclusions. Claims will be settled on a Replacement Cost Basis. You will receive 70% of your dwelling amount for contents.

### **Ordinance or Law Coverage**

This provides coverage for the increased costs associated with the necessity to comply with the enforcement of an ordinance or law.

### **Personal Liability (Coverage E)**

Your policy includes \$100,000 personal liability coverage. Higher limits (up to \$1 million) are available.

## Other Coverages and Options

### **Additional Coverage Endorsement**

This will afford coverage for debris removal, lock replacement, refrigerated products and personal injury. This endorsement also increases the special limits on jewelry, watches, firearms, securities, business property, credit card coverage, watercraft, and other items.

### **Home Day Care Endorsement**

Home Day Care Coverage is available for those licensed individuals who provide day care services for no more than 3 children.

### **In-Home Business Endorsement**

In addition to your dwelling, contents, and liability coverages, you may use this option to cover acceptable in-home business exposures at a competitive rate.

### **Personal Umbrella Liability Endorsement**

Personal umbrella coverage is available up to a maximum of \$5 million.

### **Pleasure Boat Endorsement**

Power boats up to 32 feet and \$125,000 in value and sailboats up to 40 feet and of similar value may be written. This option provides broad marine coverage at competitive rates (subject to certain speed and age restrictions).

### **Scheduled Personal Property**

Personal property such as jewelry, furs, fine arts, silver, personal computers and sports equipment may be scheduled for additional protection. Also, agreed amount insurance may be purchased for scheduled jewelry.

### **Snowmobile Endorsement**

For acceptable snowmobiles, both liability and physical damage coverages are available.

### **Theft In or To a Dwelling Under Construction**

This coverage is available for new dwellings under construction (not an older dwelling under renovation).

### **Water Back Up and Sump Overflow**

\$2500 coverage is available for loss resulting from water which backs up through sewers or drains or which overflows from a sump subject to a \$250 deductible.

### **Identity Recovery**

This coverage is designed to help restore the integrity of the personal identity of an identity theft victim. An ID Recovery Help Line is available to assist you with your claim.

## Billing Options

To make premium payment easier, Andover offers an annual, three or five-pay program, and an EFT twelve payment plan. Andover will also bill your mortgage company if you have an escrow account.