

Personal Insurance

## EXECUTIVE CLASSIC™

A Program for Your Extraordinary Home



Everything Insurance Should Be®

[cinfin.com](http://cinfin.com)

## EXECUTIVE CLASSIC

### Protecting your home

Your home is where you find your family and the place where special memories and occasions begin. It reflects your personal style and shows you've made important decisions that have brought you and your family success. Because your insurance needs have become complex and unique, it's good to know that you can depend on your independent agent to help with insurance decisions to protect your family and what you've achieved.



**With so much at stake, you deserve the peace of mind provided by Cincinnati's Executive Classic homeowner policy.**



### Personal service for you

With your Cincinnati Executive Classic™ policy, you'll receive a professional evaluation of your home to document your home's customized features and special touches, so you can be confident that you have a sufficient amount of insurance to repair or rebuild it. You receive a personalized report that includes photographs, diagrams and calculations that detail the costs and expenses to reconstruct your home at today's cost of wages and materials in your community. Your report also includes an evaluation of other structures, such as gazebos, garages, pool houses or fences.

### Guaranteed replacement cost coverage for your home

After a covered total loss, we pay the full cost to rebuild your home in the same location with materials of like kind and quality, subject to the policy conditions and terms even if the damage exceeds the policy limit. You may choose to rebuild your home in a location other than your insured premises, or you may choose to not rebuild at all<sup>1</sup>. Either way, you receive up to the full dwelling amount of insurance purchased on your policy.

### Replacement cost coverage for your contents

If a covered loss destroys your contents, your Cincinnati policy allows you to receive payment on a replacement cost basis before you purchase replacement items, up to the amount of insurance on your policy, with no deduction for depreciation.

### Exceptional protection for your home

You'll receive special coverage for your home, contents and other on-premises structures, plus additional living expenses necessary after a covered loss. This means your home is insured for all risks of direct loss except those that are specifically excluded or excepted by the policy. You have coverage for:

- earthquake<sup>2</sup> damage to your home. With only one deductible per occurrence for damage to your home, its contents and other on-premises structures
- water damage, especially important when you have a finished basement. You receive up to your policy amount for loss due to: hydrostatic pressure, water that enters through or exerts pressure on your home's foundation. Water backup of sewer or drains or that overflows from a sump, sump pump or similar equipment
- business personal property up to \$25,000 while at or away from your home
- landslide<sup>2</sup> damage to your home and its contents
- loss to contents of a freezer or refrigerator on your premises, caused by power failure or mechanical breakdown up to \$10,000. No deductible applies
- removal of debris from trees up to \$2,000 (even if there is no damage to other covered property)

### Other valuable coverage features

- Other structures – insures garages, patios, pool houses, fences and similar structures, not attached to your home, for up to 20 percent of the amount of insurance purchased on your home. This is an additional amount of insurance.
- Ordinance or law – pays the increased cost if the enforcement of any building, zoning or land-use law increases the cost of repairs, reconstruction or demolition after a covered loss to your dwelling.
- Large loss deductible – waives your deductible if you incur a covered loss (as defined by the policy) of \$50,000 or more except for losses caused by earthquake, landslide or wind from a named storm, or by windstorm and hail losses in Iowa and Nebraska.
- Assessments – provides up to \$50,000 (\$5,000 if for a deductible) for covered property and liability losses assessed to you by a corporation or association of property owners, including your neighborhood associations.



<sup>1</sup> Rebuilding is required at the same location for Guaranteed Replacement Cost. We will pay the cost to rebuild irrespective of the limit of insurance.

<sup>2</sup> Coverage availability may vary by state.

## Built-in coverages you need

**Special property** – You have coverage for:

- silverware \$10,000<sup>3</sup> (no sublimit in NH and VA)
- jewelry, furs, watches \$ 5,000<sup>3</sup>
- guns \$ 5,000<sup>3</sup>
- trailers \$ 3,000
- watercraft \$ 2,000

You may tailor your coverage amount. Pay for as much or as little additional coverage you need beyond the built-in amounts. You can also insure your other special property like stamp or art collections and photography or sports equipment.

**Identity Theft Expense Coverage and Advocacy Services** –

You can stay ahead of the risks due to advancements in technology that continue to create more avenues for thieves to steal your identity:

- consult with a fraud specialist who can answer questions and provide ways to avoid email compromise, phishing scams, device compromise and more.
- receive easy access to a qualified personal advocate to assist you with the paperwork, telephone calls and other tasks required to address your situation quickly
- receive up to \$25,000 (\$250 deductible) for expenses such as: costs for notarized fraud affidavits, certified mail, loan application fees, reasonable fees for attorneys and lost wages at \$250 per day.

Please visit [www.cic-idtheft.com](http://www.cic-idtheft.com) for more information on recognizing and avoiding identity theft and how an advocate can help you.

## Personal liability coverage

You receive insurance to cover you and your family against legal liability for bodily injury, personal injury and property damage to others arising out of personal activities both on and off your premises. The special advantages of this policy include coverage against losses arising from:

- use of owned and nonowned pleasure watercraft with motors of 75 horsepower or less and under 26 feet in length
- personal injury offenses, such as: libel, slander, malicious prosecution and false arrest except in connection with business activities
- incidental business activities of you and your children (see policy for parameters of coverage)

- corporal punishment administered by teachers
- golf carts on and off premises (when not licensed for road use)

Additional coverages include medical expense reimbursement to guests and residence employees of the insured, expenses for first aid to others incurred by you for bodily injury covered under this policy and up to \$500 per day for your loss of earnings due to assisting us in the defense or investigation of a lawsuit.

## Wildfire Protection Services

In the event of a wildfire emergency, Cincinnati Executive Classic policyholders located in AZ, CA, CO, ID, MT, ND, OR, TX, UT or WA may receive potential home-saving services such as wildfire suppression and structural protection. Enrollment is automatic and at no additional charge. All you need to provide is your current email address and telephone number so if your home is ever located in an affected wildfire area, you can be contacted.

## Service and convenience from one source

Enjoy the convenience and personalized service from one agent and one company for all your insurance needs and you may receive discounts as well. If you qualify, you can choose from:

- primary and secondary homes
- private passenger vehicles, motorcycles and motor homes
- personally owned watercraft
- scheduled personal articles
- personal umbrella liability coverage with optional employment practices liability coverage if you employ a nanny, gardener or maid
- optional property protection for homes you rent to others

Also ask about coverage for your home-based business.

## Giving you peace of mind

Your Executive Classic policy offers peace of mind, assuring that you can count on the professional advice of your local agent to recommend the coverage you need and assist you after a claim with representatives who respond promptly, compassionately and decisively. You can also count on the fact that your policy is backed by the financial strength of The Cincinnati Insurance Company. Please contact your agent recommending coverage to learn more about all the coverages available.

<sup>3</sup> This limit applies only to loss due to theft, misplacing or losing the property.