



PANHANDLE FARMERS MUTUAL
INSURANCE COMPANY

IN BUSINESS SINCE 1898

Homeowner Insurance Program

The company offers a wide range of preferred and standard homeowner programs to meet your insurance needs. Our Homeowner Insurance Programs provide either actual cash value or replacement cost settlement terms with limitations on the Structure provided the risk meets the standards of our underwriting guidelines.

Coverage Provided For:

Your Home & Attached Structures

Other Structures used in conjunction with premises excluding farm buildings

Personal Property you own

Loss of Use and Additional Living Expense

Personal Liability Coverage for Bodily Injury and Property Damage

Medical Payment to Others who are injured in an accident on your premises or from your actions.



Basic Form Perils

*Fire or Lightning, *Windstorm or Hail,

*Explosion, *Riot or Civil Commotion,

*Aircraft, *Vehicles, *Sudden and Accidental

Damage from Smoke, *Vandalism & Malicious

Mischief, *Theft, *Breakage of Glass

Broad Form Perils

All Basic Form Perils plus:

*Sinkhole Collapse, *Volcanic Action, *Falling

Object, *Weight Ice, Snow or Sleet, *Sudden and

Accidental Tearing Apart, Cracking, Burning or

Bulging of a Heating System, AC System, or

Water Heater, *Accidental Discharge or Overflow

of Liquids or Steam, *Freezing, *Sudden &

Accidental Damage from Artificially Generated

Electrical Currents

Special Form

Your residence and related private structures are covered against direct physical loss UNLESS the loss is excluded. Contents are insured for the Broad Form Perils.

Limitations on Certain Property

Money	\$250
Securities	\$1,500
Theft of Jewelry	\$2,500
Theft of Silverware	\$2,500
Theft of Guns	\$2,500
Watercraft	\$1,500
Business Property	\$2,500
Off Premise	\$250

This brochure is only a partial representation of coverage. It is not a statement of contract nor is it intended for the that use. The policy contract should be reviewed for coverage and limitations that become part of the policy. Coverage is subject to our underwriting guidelines and procedures.

Optional Coverage Available:

Replacement Cost on Personal Property
Scheduled Personal Property Floater
Increased Personal Property Limit
Refrigerated Food Coverage
Home Systems Protection Coverage
Incidental Office Liability
Identity Theft Coverage
Additional Insured Protection
Coal Mine Subsidence

Policy Credits available:

Whole House Generator
Central Alarm

We are a proud supporter of the Independent Agency System which allows our agents the flexibility in devising a better insurance program to fit your needs. For complete information on how any of our Homeowner Insurance Programs can provide you superior insurance to value coverage, please contact one of our local agents today.

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<https://panhandleins.com>

You can service your policy online via our insured web portal or download the **Panhandle Insurance app** available in the **Apple App Store** or **Google Play** store where you can pay your premium, update payment information, upload documents, file a claim, contact your agent and more!