



EVERYTHING YOU NEED TO KNOW ABOUT OUR SUPERIOR HOME INSURANCE PROTECTION PLAN

As a homeowner, you have much to safeguard, and you deserve a policy that offers exceptional and reliable protection for your property and cherished belongings. Whether you need to rebuild your home from the ground up after a major loss, replace damaged or stolen possessions, or make alterations required by law, our Superior Home Insurance Protection Plan typically provides broader coverage to fit your caliber of home and lifestyle.

OUTSTANDING COVERAGE, MORE PEACE OF MIND

Our Superior Home Insurance Protection Plan automatically includes:

- 1 | ORDINANCE OR LAW COVERAGE**
Though not always incorporated in a standard homeowners policy, this valuable coverage is included in our plan to help you pay for the high costs often associated with making changes or alterations to your property required by current local building codes.
- 2 | REPLACEMENT COST ON CONTENTS**
Unlike a standard homeowners policy, which typically reimburses you for destroyed or stolen belongings at their actual cash value, we offer replacement cost value with no deduction for depreciation.
- 3 | OPEN PERILS CONTENTS COVERAGE**
Compared to a standard home insurance policy, which limits coverage to only those perils listed in your policy, our plan includes coverage for all losses, unless explicitly excluded.

“ The Andover Companies service team is professional, personable, and extremely helpful. We’ve had our homeowners insurance with The Andover Companies for over six years and are happy to have recently added our secondary home with them in another New England state. I highly recommend insuring with them. ”

Craig G.

HOMEOWNER

ENHANCE YOUR COVERAGE, TAILOR YOUR PROTECTION

We offer the following endorsements and optional coverages so you and your insurance professional can customize your Superior Home Insurance Protection Plan to address your specific homeowner risks.



Home Systems Protection with Service Line Coverage for the essential systems and service lines that help keep your home running smoothly.



Identity Recovery Coverage to support your recovery from the consequences of identity scams and online fraud.



Water Backup and Sump Discharge or Overflow Coverage to help you pay for the cleanup and repair costs related to a water or sewer backup.



Watercraft Program Coverage for power boats and sailboats strictly used for private leisure purposes.



Home Day Care Coverage for licensed individuals who provide day care services in their home for no more than three children.



Snowmobile Coverage typically includes both liability and physical damage coverages for qualifying snowmobiles.



Inland Marine Coverage for valuable belongings and important items such as jewelry.



HIGHER-QUALITY COVERAGE DOESN'T HAVE TO COME AT A HIGH COST

When you work with one of the highly qualified independent insurance agents in our network, they will assess whether you are eligible for any homeowner discounts or credits available through our Superior Home Insurance Protection Plan, including:

- Home & Auto Bundling Discount
- Customer Loyalty Credit
- Andover Account Credit*
- Hardwired Generator Credit
- Non-Smokers Endorsement Credit
- Protective Devices and Alarm Services Discount
- New Dwelling Credit

*Andover Account Credit applies even if paired with Personal Umbrella endorsement.

The information provided in this material about our insurance products and services is general in nature and for informational purposes only. It does not create or modify any binding obligations, terms, or conditions with respect to insurance coverage. Please read your policy carefully for complete descriptions, details, and limitations of the coverages provided. Visit [andovercompanies.com](https://www.andovercompanies.com) to learn more.