



Available Discounts

Account Credit

A 5% credit is available on Homeowners policies written in conjunction with other Andover coverages such as Personal Umbrella, Pleasure Boats, Dwelling Fire, secondary locations or a Businessowners policy.

Deductible Credit Options

A higher deductible will provide a significant premium credit.

Discounts for Protective Devices and Alarm Services

Premium credits are available if you have installed such devices as a sprinkler system, smoke detectors, burglar and fire alarms. For example, a central station burglar and fire alarm provides a 10% credit.

New Dwelling Discount

A credit is available for homes no more than 16 years old at policy inception.

Homeowners/Auto Special Discount

A credit is available on your Homeowners policy when your Automobile policy is written through the same Insurance Agency.

Generator Credit

A credit is available on your policy when you have a hard-wired generator permanently installed in your home.

Non-Smokers Credit

A 5% credit is available when there are no cigarette, pipe or cigar smokers residing on the premises.

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 in 1828); Cambridge Mutual Fire Insurance Company (founded in 1833); and Bay State Insurance Company (founded in 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

www.andovercompanies.com

This brochure is for informational purposes only and is not a legal contract. Please read your homeowners policy carefully for complete descriptions, details, and limitations of the coverages provided.

BAY STATE HOMEOWNERS PROGRAM

Featuring the Superior Home Plans



THE ANDOVER COMPANIES

For nearly two centuries, we have been committed exclusively to the independent agency system. For you, the policyholder, your local independent agent provides unsurpassed personalized service.

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, owner-occupied 1 & 2 family dwellings, insured 100% to value and meeting the specific requirements of our Bay State Tier I, Tier II or Tier III programs.

The Plan includes:

Guaranteed Replacement of Your Home (homes constructed since 1925)

If there is a loss to your dwelling that exceeds the Coverage A building limit shown on your Declarations, we will automatically increase this limit to ensure that the cost of replacing your home is covered. Limits for Other Structures and Personal Property are increased by the same percentage.

Protection For Your Personal Property

Your personal possessions, both on and off your premises, are covered on an "open perils" basis, subject to certain exclusions. In addition, claims will be settled on a Replacement Cost Basis, rather than Actual Cash Value. Your Coverage C Contents limit is increased from 50% to 70% of Coverage A at no additional charge.

Increased Limit of Liability

Your Coverage E – Personal Liability limit is increased from \$100,000 to \$300,000 at no additional charge.

Identity Recovery

This coverage is included on primary home policies. Coverage in the amount of \$15,000 is available to pay for expenses associated with restoring your identity as a direct result of identity theft. Typical expenses can include lost income resulting from time taken off work to meet with law enforcement or credit agencies, loan application fees and reasonable attorney's fees incurred to defend lawsuits and to remove criminal or civil judgments. In addition, we will provide Case Management Service to assist you through the recovery process.

Additional Coverage Endorsement

This endorsement covers personal injury, refrigerated products and lock replacement. Other valuable coverages include higher limits for theft (including misplacing or losing) of jewelry and furs; and increased limits on business property, firearms, watercraft and money.

Other Coverages and Options

Ordinance or Law Coverage

The basic limit for Ordinance or Law Coverage can be increased from 10% to 100%. This coverage accommodates the increased costs for materials and labor to repair or replace the damaged property and to demolish the undamaged portion, and clear the site of resulting debris, according to the ordinance or law.

Personal Umbrella Liability Policy

Personal Umbrella coverage may be available to a maximum limit 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 are eligible. 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, camera equipment, musical instruments, golf equipment, stamps and rare coins may be scheduled for additional protection. Agreed amount loss settlement coverage is also available.

Water Back Up and Sump Discharge or Overflow

Limits of \$5,000, \$10,000 \$15,000 or \$20,000 may be available for direct loss resulting from water or waterborne material which originates from within the dwelling and backs up through sewers or drains, or overflows or is discharged from a sump, sump pump or related equipment.

Home Systems Protection with Service Line Coverage

This endorsement provides up to \$50,000 for equipment breakdown of property that would be covered under Coverage A or Coverage B, such as furnaces, hot water heaters and central air conditioning. The Service Line coverage provides up to \$10,000 for loss or damages resulting from a failure of underground piping and wiring that is located at the residence premises and provides a service, such as delivering water or power to the dwelling or other structure from a utility or private water supply.

Theft In or To a Dwelling Under Construction

Coverage against theft from a new dwelling under construction is available (not available on existing dwellings under renovation).

In addition to the options noted above, **The Andover Companies** can further tailor your policy (subject to Underwriting approval) to provide coverage for:

- Personal property located in a self-storage facility, above the current limit;
- Other members of your household (who are not currently an "insured");
- Relatives in an Assisted Living Care facility;
- Older or part-time students living away;
- Physical damage to golf carts; and
- Certain structures on a replacement cost basis, rather than actual cash value.

If any of these enhancements apply to you, please contact your agent to discuss.

Billing

To make premium payments easier, Andover offers annual payments, installment payments, credit card payments and Electronic Fund Transfer options. We will also bill your mortgage company if you have an escrow account.