



# Homeowners Insurance

## Complete protection for your family and your home

### Program Highlights:

- Cyber Safeguard
- Home Business
- Home Computer
- Home Systems and Appliances
- Identity Fraud
- Jewelry and Fine Arts
- Personal Property Replacement Cost
- Personal Umbrella up to \$5 Million
- Utility Service Lines
- Water Backup

### Available Discounts:

- Account Credit
- Agency Loyalty
- Condo Association
- HomeSafe Course
- Loss Free History
- New Home
- Protective Devices
- Water Shut-Off

Homeowners is available in Massachusetts and New Jersey.

We serve the community through our network of the highest quality independent agents. To learn how our portfolio of personal insurance solutions can work for you, contact your local agent today.

For a list of N&D agents, visit [ndgroup.com](http://ndgroup.com).