

HOME INSURANCE

We feel at home keeping you covered.



Your coverage options.

The protection you need at an affordable price. With Safeco's broad array of coverage options, your independent agent can tailor your policy to fit your needs, and your budget.

BASE POLICY PROTECTION



Your Home Your home will be protected against losses from events such as fire or lightning; weight of ice, snow, or sleet; windstorms; hail; theft or vandalism; and more.



Your Belongings If your personal possessions—including furniture, clothing, and appliances—are damaged or stolen as a result of a covered loss, Safeco® will arrange for them to be repaired or replaced.



Your Liability Safeco will defend you if someone makes a claim against you for accidentally causing an injury or damaging property—for example, if someone is hurt in your yard or you damage property at someone else's home.

Additional coverages and benefits

Valuable Articles Coverage	If you own high-value items such as jewelry, art, collectibles, or camera equipment, you should consider adding extra coverage to your policy. For as little as a few dollars a month, items are protected for a fraction of what it would cost to replace them.
Equipment Breakdown Coverage¹	For just \$2 a month, equipment breakdown coverage is a cost-effective way to keep critical household equipment up and running after mechanical or electrical breakdowns—which are often not covered under a standard homeowners policy.
Identity Recovery Coverage	Recovering from identity theft can be a very costly, time-consuming, and stressful experience. With Safeco's identity recovery coverage, you can replace that worry with calm for just \$1 a month.
Service Line Coverage	The underground utility lines that bring water, power, and communications to your home are prone to failure. This coverage protects against common causes of service line failure such as wear and tear; rust and corrosion; and tree or other root invasion.



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Protection when you need it most.

No matter what situation you find yourself in, Safeco Insurance® will be there when you need them most.

When your property is damaged or stolen	
24-Hour Claims Assistance	Should you ever need to file a claim, help is just a click away at Safeco.com/claims or on the mobile app, or by calling Safeco Claims at 1-800-332-3226. Safeco's claims service is fast, fair, hassle-free, and available 24/7 to assist you.
Single-Loss Deductible²	With a Safeco Package, you'll become eligible for a single-loss deductible. If you experience a significant loss, like a fire or storm, that is covered by your Safeco Home Policy and you have other Safeco policies that are affected, like your auto, Safeco will waive all other deductibles after the home policy deductible is paid.
Guaranteed Repair Network³	The Safeco home Guaranteed Repair Network is available to help if you have hail damage to your home. This program connects you with prequalified experts to create estimates and perform repairs quickly, seamlessly, and with a guaranteed material and labor warranty backed by Safeco.
Contractor Referral Program	Although you can always choose your own contractor, Safeco offers a free contractor referral service to our policyholders in most locations nationwide.
Water Mitigation⁴	Safeco Insurance's Water Mitigation Program provides access to vendors who are highly experienced and trained in today's most advanced drying technologies. And since they work directly with our Water Mitigation Unit, your claim will be settled faster and you'll get back to normal sooner.



How your deductible works

A home insurance deductible is what you pay out of pocket to repair your home if you have a claim.

For example, if you have a \$500 deductible and \$2,000 in repair costs, you'll pay \$500 and Safeco will pay the remaining \$1,500.

You have a choice of deductible amounts; choosing a higher deductible lowers your insurance rate but requires greater out-of-pocket expenses should you have an accident.

Discounts.



Safeco Package⁵

Combine your auto policy and Safeco Homeowners Policy into a Safeco Package and save.



Protective Devices⁶

Save on your home insurance if you have a burglar alarm or sprinkler system.



More savings opportunities for you

- Newer home
- Umbrella insurance package
- Advanced quote

Why choose Safeco?

Safeco is sold exclusively through independent agents in your community with the backing of Liberty Mutual Insurance, a Fortune 100 company⁷ rated "A" by A.M. Best Company⁸.

The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. ¹Equipment Breakdown provides protection in the event of an unexpected mechanical or electrical breakdown not caused by normal wear and tear, or corrosion. Only available through a Safeco Home Policy. Not available in all states. ²Not available in all states. ³The terms and conditions of your Safeco Homeowners Policy and any related endorsements will prevail in the settlement of your claim, and will be subject to a deductible amount, which will be paid by you. You are in no way obligated to use our Guaranteed Repair Network. Additional payments may apply based on terms and conditions of your Safeco Homeowners Policy and any related endorsements. Roofing replacement warranty: five (5) years on replacement and three (3) years on roof repairs. The guarantee is nontransferable and does not extend to upgrades, deviations, and/or additions that you may have elected to include in addition to the claim-related repairs. To ensure the quality, reliability, and integrity of the program, all claim-related repairs assessed by Safeco's adjuster must be completed by the assigned contractor only. Damage caused by normal wear and tear, improper maintenance, or unreasonable use is not covered. Not all services available in all geographic locations. Warranties and deductibles may vary. For more information, contact your claims adjuster. ⁴Not all services are available in all geographic locations. You are in no way obligated to use our Water Mitigation Program Vendors. ⁵Discounts and actual savings may vary by state. ⁶Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ⁷Liberty Mutual Group is ranked 68th on the Fortune 100 list of largest corporations in the U.S. based on 2017 revenue. ⁸A.M. Best Rating Services, 2018. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. ©2019 Liberty Mutual Insurance