

**WE'RE EXPERIENCED. WE'RE STRONG.
WE'RE FRIENDLY.**

We've been taking care of our customers since 1919, and we back our promise of protection with our strong financial position. We're more than \$1 billion strong in assets, and we rank among the top 8 percent out of more than 1,000 U.S. property-casualty insurance groups (based on net premiums written). We sell through more than 750 independent insurance agencies.

WE'VE PICKED THE BEST AGENTS.

We've carefully selected the finest independent insurance agencies to represent us. These insurance professionals are part of your community. They understand your local needs, and they are close by, ready to serve you.



EXTRA CONVENIENCE, WEB-DELIVERED.

We offer convenient, Web-delivered services to our policyholders, including online payments, payment information and policy management services. This Web-delivered service allows you to interact with us 24 hours a day, 7 days a week. Since we need to be available when it's convenient for you.

Peace of mind. Knowing that you're protected, that your family, your home and your cars are properly insured, and that you can sleep easy at night.

With Penn National Insurance and your independent agent, you get outstanding value and superior local, personal service. And if you have a claim, we'll be there for you. We promise to handle your claim promptly, fairly and courteously.

Peace of mind. You deserve it. Penn National Insurance and your local independent agent provide it.



This brochure is not a policy or binder and does not extend coverage. For information on policy coverages and exclusions, please contact your Penn National Insurance independent agent.

*Protect your family
and home with
peace-of-mind insurance
protection from
Penn National Insurance*

Penn National Insurance
Post Office Box 2361
Harrisburg, PA 17105-2361
www.PennNationalInsurance.com





Your Family Your Home Your Peace of Mind

All policies cover:

A Penn National Insurance homeowners policy protects you and your home, condo or apartment against losses caused by:

- Fire or lightning
- Windstorm or hail
- Explosion
- Certain types of glass breakage
- Vehicles
- Smoke
- Theft
- Vandalism

Certain types of property are covered only for limited amounts*:

- Money, bank notes, bullion, gold, silver, platinum and medals
- Securities, accounts, deeds, manuscripts, passports, tickets and stamps
- Watercraft, including trailers and equipment
- Theft of jewelry, furs, watches, precious stones
- Theft of firearms
- Theft of silverware, goldware and pewterware
- Property on the residence premises used any time or in any manner for any business purpose
- Property away from the residence premises used at any time or in any manner for any business purpose
- Loss to electronic equipment while in or on a motor vehicle or other motorized land conveyance

*Limits and coverages may vary by state.

- Your personal property located anywhere in the world. *(Some limitations apply to the amount of property not in your home.)*
- Liability coverage for legal expenses and damages awarded in court, up to the limit of liability in your policy. Applies to members of your household, even pets.
- Expenses you incur when damages force you to temporarily leave your home.

For Homeowners

Your house, garage and other structures on your property are covered for the cost of repairing or replacing them after a loss, up to the policy limit.

For Condo Owners

Includes appliances, alterations, fixtures and improvements that are part of your unit up to your policy limit.

For Renters

Your personal property is covered wherever you go for its purchase price minus depreciation, up to the policy limit.

For a Penn National Insurance independent agent near you, check the Yellow Pages or visit us at www.PennNationalInsurance.com.

For a small, additional premium, we recommend:

PERSONAL PROPERTY REPLACEMENT COST

Pays to repair or replace damaged or destroyed items at today's price, with no deduction for depreciation.

REPLACEMENT COST HOMEOWNERS

Your policy will pay the full amount necessary to repair or replace your home after a loss, even if it exceeds your policy limit.

LOSS ASSESSMENT

Provides coverage for any losses assessed against you as a member of, and required by, a condo or homeowner association, up to the policy limit.

SECURITY PLUS

Increases the most popular special limits and adds other valuable coverage in one convenient package.

VALUABLE ARTICLES

Allows you to specifically cover personal property such as jewelry, furs, fine arts, silver and electronics by description and value for virtually any type of loss, with no depreciation and NO DEDUCTIBLE.

UMBRELLA LIABILITY

Need added peace of mind? Umbrella liability coverage provides a minimum of \$1 million ADDITIONAL liability coverage for your autos, home and other personal assets.