### **Personal Insurance**

It offers a variety of products to meet your personal property insurance needs. We provide primary coverages for personal auto and home, as well as umbrella policies for added protection. Additionally, we offer add-on coverages such as service line insurance, personal property replacement cost, and large appliance breakdown insurance. With It, you can find the coverage you need for your car, home, or condo.

#### ***Personal Products***

* [**Homeowners**](https://www.hastingsmutual.com/insurance/personal/homeowners-insurance)
* [**Personal Auto**](https://www.hastingsmutual.com/insurance/personal/personal-auto-insurance)
* [**Umbrella Policies**](https://www.hastingsmutual.com/insurance/umbrella-policies)

# **Homeowners Insurance**

## Protect your home and other structures on your property from loss due to dozens of causes.

### **Coverage Highlights**

#### **Dwelling Coverage**

The foundation of Homeowners insurance, we protect your house and any other buildings on your property from loss from dozens of causes.

#### **Recreational Motor Vehicles**

Coverage for physical damage and liability can be added to your Homeowners policy for ATVs, snowmobiles, and other small vehicles.

#### **Watercraft**

Coverage for physical damage and liability can be added to your Homeowners policy for boats or personal watercraft under 26 feet or smaller.

#### **Homeowners Discounts Available**

* Central Station Fire/Burglar Alarm
* Experienced Homeowners (Age 50 and over)
* Increased Deductible
* Multi-policy Credit for Auto and Umbrella
* New Home

#### **Other features include…**

**Other Members of Your Household**

We will insure someone who lives with you and is a member of your household by adding this endorsement to the policy. No additional charge to add this coverage.  
  
**Waiver of Deductible Credit**

You can reduce your deductible each year you do not file a claim with us. After each claim free year we’ll apply a $75 deductible credit to your policy! The maximum total credit available is $750.

#### **Add-on Coverages**

Customize your Homeowners insurance policy with these optional add-on coverages.

* [**Homeowners Coverage Plus**](https://www.hastingsmutual.com/insurance/personal/homeowners-coverage-plus)
* [**Leisure Sports Equipment Insurance**](https://www.hastingsmutual.com/insurance/personal/leisure-sports-equipment-insurance)
* [**Mechanical Breakdown Coverage**](https://www.hastingsmutual.com/insurance/personal/mechanical-breakdown-coverage)
* [**Utility Line Coverage**](https://www.hastingsmutual.com/insurance/personal/utility-line-coverage)

# **Homeowners Coverage Plus**

## You’ll add more to your Homeowners policy with this set of extra coverages…

**Back Up of Sewers or Drains**  
If water backs up through a drain or your sump pump overflows, we’ll pay up to $10,000 on a loss resulting from water damage.  
  
**Identity Recovery Expense**  
Having your identity stolen can lead to problems for years to come. We can make it easier with an additional $10,000 of coverage for fees and costs related to recovering your identity.  
  
**Mortgage Expense Coverage**  
$1,000 included for acquisition costs such as title search fees, appraisal fees, and loan application fees.  
  
**Replacement Cost on Personal Property**  
We will pay the cost to replace the contents of your home with the value of the new items.

**Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money**  
We’ll pay up to $500 if your credit card, EFT card, access device, check, or cash is misused resulting in a loss.

**Landslide and Collapse Due to Subsurface Water**  
With this coverage, we’ll pay for loss to a home, outbuilding, or personal property related to a landslide, or from underground water that causes building collapse.  
  
**Lock Replacement**  
We’ll pay up to $300 to replace your door locks, if the keys are stolen. No deductible will apply.  
  
**Personal Injury**  
If you’re facing a lawsuit for personal injury in specific situations, this coverage may help.  
  
**Refrigerated Products on Premises**  
A refrigerator or freezer that stops working can make mealtime and more into a challenge. We’ll pay up to $500 for a loss or damage on your property.  
  
**Debris Removal**  
We’ll pay an increased amount, up to $300, toward the cost to remove trees and other material after a loss.

# **Leisure Sports Equipment**

**Gear Loss**

We’ll pay up to $2,500 for the loss of hunting, fishing, or golfing equipment. A deductible of $50 applies to each loss.

This includes but is not limited to:

* Firearms
* Hunting Blinds
* Fishing Poles
* Golf Clubs
* Accessories and specialized clothing (including footwear)

**Replacement Value**

If your loss is covered by your policy, you can replace your equipment with a new version of the same equipment.

# **Mechanical Breakdown Coverage**

When you buy a central air system, a hot tub, or a security system for your home, you want the best — something that requires little maintenance and that will last for years. But nothing lasts forever, and accidents happen. Make sure your house stays safe and comfortable with mechanical breakdown coverage at just $30 a year!

If there’s a sudden loss to your equipment like a broken mechanism or electric failure, we’ll cover your costs to repair or replace it. The coverage is for an unexpected hardship, whether you’ve owned something for 20 years or just bought it new last fall.

**Your mechanical breakdown coverage includes, but isn’t limited to, these household appliances:**

* Central air conditioning systems
* Central vacuum systems
* Chairlifts and elevators
* Electric vehicle charging stations
* Heating systems, including water heaters
* Home automation and security systems
* Saunas, hot tubs, and therapeutic baths
* Swimming pool pumps and filtration systems
* Stoves, wall ovens, and refrigerators
* Well water pumps and sump pumps

**The coverage limit is up to $10,000 with a $500 deductible.**

**Mechanical breakdown coverage in action:**

It’s the hottest day of the year, the perfect time to turn on your air conditioning and cool off. But there’s a wiring problem somewhere in your house, and the AC no longer turns on. Repairing your system can cost hundreds. If you have mechanical breakdown coverage, that expense will be covered.

After just a year of service, your water heater unexpectedly springs a leak. You might have to take cold showers for a few days, but with mechanical breakdown coverage, you won’t have to worry about getting a quality replacement water heater.

# **Utility Line Expense Coverage**

Utility lines run underground from your home to the public utility. A crack or weak spot in a utility line can lead to more extensive damage that can keep you from getting water, electricity, or power.

If a utility line is on your property, it’s not usually your municipality’s responsibility to get it repaired — it’s yours. Our utility line coverage can help cover reasonable and necessary expenses incurred for excavating, remediating, repairing, or restoring land or structures other than buildings.

This coverage is just $30 a year!

**This coverage can be used to protect your underground:**

* Communication line (cable or internet)
* Electric line
* Gas line\*\*
* Sewer line\*
* Steam line
* Water line\*

**The coverage limit is up to $15,000 with a $500 deductible.**

*\* With municipal connection only. Wells and septic are excluded.*

*\*\* Excludes propane heating systems.*

**With utility line coverage, you are protected against these perils:**

* Bulging, rupture, bursting, or explosion
* Constriction or blockage
* Disconnection, separation, or detachment
* Electrical failure, including arcing
* Failure of pressure or vacuum equipment
* Implosion or collapse
* Leakage
* Mechanical failure
* Rust or corrosion
* Trees, shrubs, or plants
* Wear and tear, marring, or deterioration

# **Personal Auto Insurance**

## Our policy is a comprehensive program to protect you and your loved ones from losses that may arise from the ownership, maintenance, and use of your covered auto.

### **Select discounts for Personal Auto policies**

**Away at school discount**  
 **Defensive driving course discount**  
 **Good student discount**  
 **Claim-free discount**  
 **Multi-policy discount for home and umbrella**

### **Other features include…**

#### **Additional Resident of Your Household**

This endorsement can be used to add an unrelated resident of your household as a family member.

#### **Joint Ownership**

Add this coverage when another person is jointly titled, along with the insured, on one of the vehicles.

#### **Limited Transportation Network Driver Coverage (No Passengers)**

Insured drivers are covered, even when logged into a “transportation network platform” (until they accept a passenger).

#### **Multi-Protection Guard**

**Travel Interruption**  
Need repairs due to a covered loss more than 100 miles from home? We’ll cover up to $600 for meals, lodging and transportation.

**Commercial Rented Vehicles**  
We’ll pay for loss of use, diminished value, and reasonable fees and charges you legally have to pay if there’s direct and accidental damage to a vehicle you’re renting.

**Pet Injury Coverage/Accidental Death Benefit**  
We offer protection for animals injured or deceased in an accident.

**Key Replacement and Related Services**  
We’ll pay to replace and program your key or key fob(s) if they are lost or stolen.

**Child Restraint System Coverage**  
The cost to replace a child restraint system will be covered up to $400 in event of a loss.

# **Umbrella Policies**

Add even more protection with an umbrella policy. Go beyond your standard policy with additional coverage for Businessowners, Homeowners, Farmowners and other policies, to help pay large expenses — the kind you’ll see only rarely.

### **Example**

If you face a bill of $600,000 for your part in a car accident, and your personal auto policy has a limit of $500,000, there’s another $100,000 you’ll have to pay out of pocket — unless you can turn to your umbrella policy for the remainder. Umbrella coverage is excess over and above what you ordinarily have and is for the “rainy day” when you need an especially significant amount.

It offers umbrella policies for almost every type of business we offer. Talk to your independent insurance agent about the right amount of coverage for you.

#### **Features of Umbrella Policies…**

**Commercial umbrella coverage**

It must provide the underlying commercial general liability and comprehensive automobile liability coverage.

**Personal umbrella coverage**

It must provide the underlying personal liability, watercraft liability, recreational vehicle liability, and all auto coverage.

**Farm umbrella coverage**

It must provide the underlying farm and personal liability, watercraft liability, recreational vehicle liability, all auto coverage, and employers’ liability coverage.