



HOME IS WHERE THE HEART IS - where we raise our families, create lifelong memories and take rest from a chaotic world. Midlands Homeowners is affordable and comprehensive coverage where your clients need it the most. Offer your clients tailored protection that meets their specific needs and safeguards their largest, most important investment.



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COVERAGES

- Dwelling
- Other structures
- Personal property replacement by endorsement
- Liability
- Computer coverage
- Water back-up and sump discharge or overflow
- Coverage C higher limits on certain property
- Home systems protection and service line coverage endorsement
- Multiple endorsements for insured needs

HIGHLIGHTS

- Single and two-family dwellings
- Modular homes accepted
- Admitted carrier, Demotech rated "A, Exceptional"

- Competitive rates and agent commissions
- Agent online quote and bind
- Superior claims handling and service
- Multiple payment plans - annual, monthly, quarterly or semi-annual
- Dwellings 50+ years considered with updated electric, heating and plumbing
- \$400,000 limit for dwellings 5 years or newer
- \$300,000 limit for dwellings 6 - 15 years old (limits for homes 15 - 75 years considered on case-by-case basis)
- No homes over 75 years old
- Coverage provided via American Risk Insurance