

HOME INSURANCE

Home coverage options



Choose the coverage level that's right for you.

We make it easy to choose the coverage that works best for you—from a policy that covers basic needs to one that maximizes protection. And with the flexibility to add optional coverages to any policy, you choose the right coverage at the right price.

Safeco Essential™

A quality coverage for those who don't need higher limits and add-ons.

Safeco New Quality-Plus™

A high-quality policy that offers an ideal balance of coverage and value.

Safeco Optimum™

A top-tier level of coverage with increased protection for home and personal belongings.

Safeco Premier™

Our most comprehensive coverage level, which bundles key optional coverages with the highest available limits into one policy at a discounted price.

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 home 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 critical—but also prone to failure as they age. This coverage protects against common causes of service line failure such as wear and tear; rust and corrosion; and tree or other root invasion.

Coverage	Safeco Essential™	Safeco New Quality-Plus™	Safeco Optimum™	Safeco Premier™
Internal coverage limits				
Money	\$250	\$250	\$1,000	\$2,000
Rare coins and currency	\$500	\$3,000	\$5,000	\$10,000
Securities	\$500	\$3,000	\$5,000	\$10,000
Watercraft, including trailers	\$3,000	\$3,000	\$3,000	\$3,000
Trailers, not used with watercraft	\$3,000	\$3,000	\$3,000	\$3,000
Theft of jewelry	\$500	\$3,000	\$5,000	\$10,000
Theft of silver	\$500	\$3,000	\$5,000	\$10,000
Theft of rugs	\$5,000	\$5,000	\$10,000	Not limited
Theft of firearms	Not limited	Not limited	Not limited	Not limited
Business property on/off premises	\$3,000 / \$1,000	\$3,000 / \$1,000	\$3,000 / \$1,000	\$3,000 / \$1,000
Tapes, records	\$500	\$500	\$500	\$500
Loss settlement option—replacement cost up front	N/A	N/A	N/A	Included
Debris removal (trees, shrubs, other plants)	5% Cov A / \$500 trees / \$500 per tree	5% Cov A / \$1,000 trees / \$500 per tree	5% Cov A / \$1,000 trees / \$500 per tree	10% Cov A / \$10,000 trees / \$5,000 per tree
Fire department service charge	\$500	\$3,000	\$5,000	\$10,000
Land stabilization	\$5,000	\$5,000	\$10,000	\$10,000
Cosmetic damage to metal roof and metal window surface	Not covered	Not covered	Covered	Covered
Fungi, wet or dry rot, or bacteria	\$5,000	\$10,000	\$10,000	\$10,000
Arson rewards	\$25,000	\$25,000	\$25,000	\$25,000
Criminal conviction reward (information leading to arrest/ return of stolen property)	\$2,500 / \$5,000	\$2,500 / \$5,000	\$2,500 / \$5,000	\$2,500 / \$5,000
Credit card forgery	\$500	\$3,000	\$5,000	\$10,000
Building, ordinance or law	Included at 10% of Cov A (optional up to 50%)	Included at 10% of Cov A (optional up to 50%)	Included at 10% of Cov A (optional up to 100%)	Included 100%
Loss assessment	\$500	\$3,000	\$5,000	\$10,000
Mortgage acquisition expense	\$5,000	\$5,000	\$5,000	\$5,000
Property damage to others	\$500	\$3,000	\$5,000	\$10,000
Motorized land vehicles:				
Vehicles used solely to service residence	Not limited	Not limited	Not limited	Not limited
Designed for handicapped	Not limited	Not limited	Not limited	Not limited
Disassembled parts	\$500	\$3,000	\$5,000	\$10,000
Children's electronic ride-on vehicle	\$500	\$3,000	\$5,000	\$10,000
Golf carts	Excluded	\$7,500	\$7,500	\$10,000
Volunteer America Liability and Personal Property Coverage	Included	Included	Included	Included
Optional coverages				
Valuable articles coverage (group single item limit)	Optional (\$5,000)	Optional (\$5,000)	Optional (\$5,000)	Optional (\$10,000)
Valuable articles coverage (scheduled items)	Optional (agreed value)	Optional (agreed value)	Optional (agreed value)	Optional (agreed value)
Personal property replacement cost coverage	Optional	Optional	Optional	Included
Special personal property (open perils) coverage	Optional	Optional	Optional	Included
Extended dwelling coverage (limit)	Optional (up to 50% of Cov A)	Optional (up to 50% of Cov A)	Optional (up to 100% of Cov A)	Included (100%)
Equipment breakdown coverage	Optional	Optional	Optional	Optional
Refrigerated food spoilage	Optional	Optional	Included	Included \$1,000
Escape of water (limit)	Optional (up to \$50,000)	Optional (up to \$50,000)	Optional (up to 100% of Cov A)	Included (100% of Cov A)
Personal offense coverage	Optional	Optional	Optional	Included
Identity recovery coverage	Optional	Optional	Optional	Optional
Home business package	Optional	Optional	Optional	Optional
Incidental farming	Optional	Optional	Optional	Optional
Service line (available in select states)	Optional	Optional	Optional	Optional

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