



*The relationship company*

# Dwelling Property Insurance

## Featured Benefits

### Penalty-Free Promise<sup>®\*</sup>

At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.

### Top-Rated Claim Service

Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.

### Other Structures

Other structures such as garages and sheds are automatically covered for up to 10% of the dwelling limit.

### Loss of Rent for Rental Properties

The policy includes 20% of the dwelling limit to reimburse you if your tenant must move out of the dwelling due to a covered loss.

*\* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*



For more reasons why you'll be glad you chose Western National, visit us online at [www.wnins.com/about](http://www.wnins.com/about).

# The preferred solution for your rental or seasonal property needs!

## ADDITIONAL BENEFITS

- **Common Loss Deductible**  
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Customizable Coverage**  
Our Dwelling Property program offers a broad list of optional coverages to fit your unique protection needs.

## QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

## CUSTOMIZE YOUR POLICY

Western National provides flexibility that policyholders appreciate when selecting coverage to meet their unique needs, including:

- **Additional Coverage Offerings**  
You can choose to add a wide variety of coverage options, including:
  - Condo Unit Owner coverage
  - Increased protection for loss assessment and association deductible
  - Personal Property Replacement Cost Loss Settlement
  - Sewer and Water Backup coverage
  - Theft Endorsement (New Dwellings Under Construction)
- **Billing Options**  
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Deductible Options**  
You can choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.

*Please review your policy form for complete information about coverage and exclusions that apply.*



## Western National Insurance Group

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### Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual

