



HOME

Insurance
that protects
the way you live



Insurance in residence—your home, your valuables, your vacation condo and the rental property.

We help you make informed decisions. Kemper offers personalized coverage options, competitive rates and responsive service.

Home

Whether home is a house, a condo or an apartment, we have coverage options that fit your needs. Ask your Independent Agent to walk you through our Home coverages and enhancements.

Valuables

What sets Kemper apart from competitors is the level of protection we offer for your valuables. Regardless of how many you have, we have the right amount of coverage for you.

When you choose our Home policy, we provide coverage for your personal belongings up to certain dollar limits.

We can customize your Home policy with these enhancements:

Scheduled Personal Property—*choose this option if you have single items of significant value*

- List each item individually on your policy, along with a specific amount of insurance you need for each

Blanket Valuable Items—*choose this option if you have groups of lesser-valued items*

- Examples include jewelry, golf equipment and collectibles
- Provides coverage even if the items are lost (a standard Home policy doesn't cover lost items)

Personal Electronic Equipment

- Provides coverage for computers, sound and home theatre systems



Replacement Cost Contents

- Provides a greater level of protection, instead of Actual Cash Value (depreciated)

Extended Dwelling Replacement Cost

- If your dwelling replacement cost is higher, this may provide an even greater level of protection

In our Home program, we also offer coverage for boats as well as Identity Fraud Expense coverage.



Claims service

When you pay for insurance, you're buying a promise that we'll be there when you need us most. Go to bit.ly/kemperfire or scan this Quick Response (QR) code to the right to see how Kemper lives up to that promise. If you don't have a QR code reader on your smartphone, you can download one at your app store.



Ways to save

Several Home discounts are available to help keep your costs down, including:

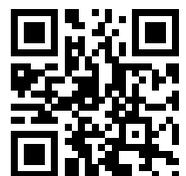
- Loss-Free
- Loyalty
- Mature Homeowner
- New Home Buyer
- Package Plus
- Protective Devices (alarms/detectors)
- Superior Construction

Putting your policies together

Consider an Auto policy with Kemper. When you package your policies with us, you not only get a discount, you get additional coverages at no extra charge.

Kemper's Package Plus is better—one deductible³, the convenience of one bill, a discount, the assurance that your home, auto and valuables are covered by Kemper, and additional coverage.

To see the Package Plus difference, scan this QR code or go to bit.ly/kemperpackage.





We're here for you

- Claims—we will manage your claim and provide you with the highest level of service. Report your claim 24/7 by calling 888.252.2799
- Customer service—your agent is just a phone call away to help you with your policy questions or changes
- Recurring payments—when you register your policy on kemper.com, you can sign up for online bill pay or convenient electronic funds transfer
- Online—pay your bill through your bank site or on MyCheckFree.comSM with our eBilling option

A History of strength

Kemper's roots as an insurance carrier go back more than a century. We're one of the leading insurers in the U.S., and our rated² underwriting companies share an A- (Excellent) rating by A.M. Best Company, the premier industry rating authority.

We sell our home and auto insurance products through a select group of Independent Agents, as we believe they are best able to offer consumers valuable expertise, guidance and choice.

Our underwriting companies:

- **Kemper Independence Insurance Company³**
12926 Gran Bay Parkway West, Jacksonville, Florida 32258
NAIC# 10914; CA COA: 07664
State of Domicile: Illinois
- **Unitrin Auto and Home Insurance Company^{3,4}**
12926 Gran Bay Parkway West, Jacksonville, Florida 32258
NAIC# 16063; CA COA: 07738
State of Domicile: New York
- **Unitrin Preferred Insurance Company**
12926 Gran Bay Parkway West, Jacksonville, Florida 32258
NAIC# 25909
State of Domicile: New York
- **Trinity Universal Insurance Company^{3,4}**
12790 Merit Drive, Suite 400, Dallas, Texas 75251
NAIC# 19887; CA COA: 3549
State of Domicile: Texas
Trinity Universal Insurance Company also reinsures business underwritten by Home State County Mutual Insurance Company, an unaffiliated company and managed by Kemper General Agency, Inc.
- **Valley Property & Casualty Insurance Company⁴**
4263 Commercial Street, Suite 400, Salem, Oregon 97302
NAIC# 10698
State of Domicile: Oregon
- **Unitrin Safeguard Insurance Company**
400 S. Executive Drive, Suite 200, Brookfield, Wisconsin 53005
NAIC# 40703
State of Domicile: Wisconsin

¹Highest deductible applies.

²Alliance United Insurance Company is not rated.

³These companies maintain a Certificate of Authority to transact insurance in California. The Certificate of Authority number for each of these companies is listed after "CA COA."

⁴These companies have a Certificate of Authority and are licensed to transact insurance in Washington.

kemper.com



Note: this material is for general informational purposes only. All statements are subject to the terms, exclusions and conditions of the applicable policy. Check the actual insurance policy for a complete description of all coverage terms and conditions. Products and services referenced herein are not available in all states or in all of our underwriting companies. Coverage is subject to individual policyholders meeting our underwriting qualifications and state availability.