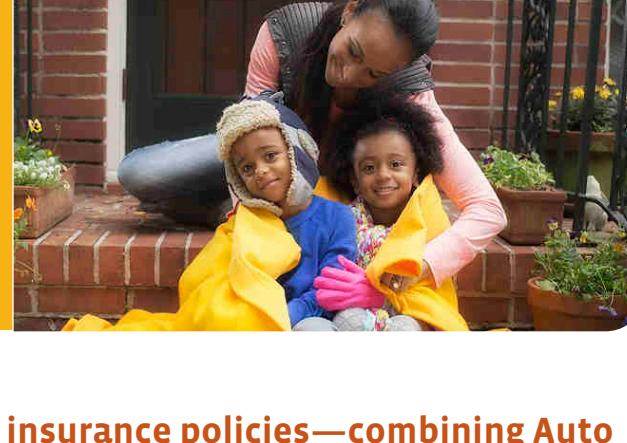


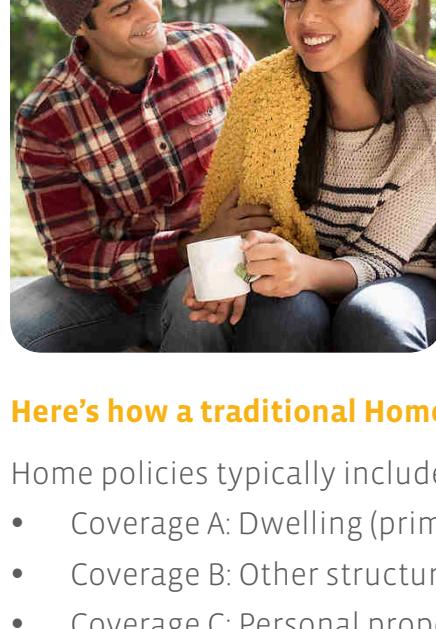
PACKAGE PLUS

Better than a bundle.
One bill. One deductible.
A discount. And more.



Many insurance companies talk about bundling insurance policies—combining Auto and Home—for a discount. Kemper's Package Plus is better for many reasons.

That's right. When you choose to buy your Auto and Home insurance from Kemper, you enjoy one-bill convenience, additional coverage like Replacement Cost Contents, a Package Plus discount on your Auto and Home policies, increased Home coverages and Blanket Property Limit coverage.



One deductible: If you have covered damage that impacts your Auto and Home, you only need to pay one deductible.¹

One-bill convenience: It's simple—just one bill for Auto and Home. When you pay it, you can rest assured knowing your valuables are protected.

Increased Home coverage: Package Plus includes higher limits on certain lines of coverage, including Jewelry Theft, Lock Replacement, and replacing Trees, Shrubs and Plants.

Blanket Property Limit coverage: When you combine your Auto and Home policies into a Package Plus with Kemper, you enjoy Blanket Property Limit coverage for your home.

To see the Package Plus difference, watch this brief [video](#).

Here's how a traditional Home policy works:

Home policies typically include four categories of property coverage:

- Coverage A: Dwelling (primary structure)
- Coverage B: Other structures (secondary structure; e.g., detached garage)
- Coverage C: Personal property (contents)
- Coverage D: Loss of use (alternate living arrangements)

Each coverage has a defined limit (maximum amount paid).

Typically, if you make a claim on a Home policy, the maximum the insurance company will pay is the stated limit for each category.

Here's the Kemper Package Plus advantage:

With Package Plus, we combine the limits of each line of coverage into a single "blanket" of coverage. This new, combined amount becomes the maximum amount we will pay for a loss in any of the four categories.

Example: You have a home with a detached garage on the same property. You bought a Package Plus policy with the following limits:

- Coverage A: Dwelling, \$500,000
- Coverage B: Other structures (e.g., detached garage), \$50,000
- Coverage C: Personal property, \$350,000
- Coverage D: Loss of use, \$100,000

Your Blanket Property Limit is \$1,000,000, or an amount equal to the limits in all four categories combined (\$500,000 + \$50,000 + \$350,000 + \$100,000).

There's a fire that destroys the detached garage; the damage is determined to be \$75,000. Under a "traditional" Home policy, you would receive \$50,000 (the limit of Coverage B).

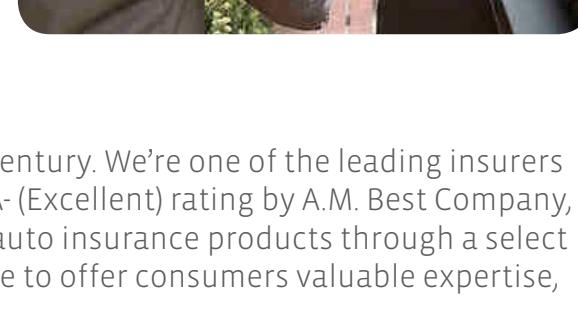
With Kemper's Package Plus, we would pay to cover the entire \$75,000 of damage, subject to your deductible amount, since this is well within your Blanket Property Limit of \$1,000,000.

Ask your Independent Agent to customize Package Plus for you:

- Auto options such as Kemper Total™ or Towing and Labor with Roadside Assistance
- Home options including Blanket Valuable Items or Identity Fraud Expense coverage
- Personal Catastrophe Liability for an even greater level of protection

We're here for you

- **Claims**—when you pay for insurance, you're buying a promise that we'll be there when you need us most—watch this [video](#) to see how Kemper lives up to that promise
- **Customer service**—your agent is just a phone call away to help you with your policy questions or change
- **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.