



Home

Home Cover Coverages

Goodville Mutual offers these unique coverages for no additional charge

CREDIT CARDS

Coverage for up to \$5,000 for unauthorized use of credit cards, forgery, and counterfeit money

COMPANION POLICY DEDUCTIBLE WAIVER

We apply only one deductible if a loss occurs to both a Goodville Personal Auto and a Goodville Homeowners policy

DEBRIS REMOVAL EXTENSION

Covers up to \$500 to remove debris not only from trees but also from plants and shrubs

FIRE DEPARTMENT SERVICE CHARGE

We will give a \$250 donation to the lead fire department if they are a volunteer company and do not bill us for their services

FIRE EXTINGUISHER RECHARGE

We pay to recharge your portable fire extinguisher after it has been used to fight a fire

LANDSLIDE

Provides coverage for damage from landslides

INCREASED COVERAGE A LIMIT

You may add an amount equal to the Coverage B limit shown on your declarations page as long as you don't have any detached structures valued at more than \$1,000

INCREASED COVERAGE: PERSONAL PROPERTY

We automatically cover your personal property up to 70% of the limit on your home

INFLATION GUARD

Property limits are automatically increased based on the rate of inflation in the construction industry

PERSONAL PROPERTY REPLACEMENT COST

Personal property losses will be settled at replacement cost without deduction for depreciation

PERSONAL INJURY

Covers personal injury including libel, slander, and defamation of character

WATERCRAFT LIABILITY EXTENSION

Liability coverage for outboard and inboard / outboard motor boats - size and horsepower limitations may apply



Why Goodville?

UNIQUE CULTURE

COMPETITIVE

STRONG & STABLE

FRIENDLY

PERSONAL, FAST & FAIR

ACCOUNTABLE

ADDITIONAL COVERAGE:	SPECIAL FORM			SPECIAL BUILDING AND CONTENTS FORM		
	HOME COVER	HOME COVER EXTRA	HOME COVER PLUS	HOME COVER	HOME COVER EXTRA	HOME COVER PLUS
Waterbed Liability Extension						
Credit Card, Forgery, Electronic Funds Transfer Card, or Counterfeit Money	x	x	x	x	x	x
Fire Extinguisher Recharge	x	x	x	x	x	x
Watercraft Liability Extension	x	x	x	x	x	x
Fire Department Service Charge - \$250	x	x	x	x	x	x
Increased Coverage A Limit	x	x	x	x	x	x
Inflation Guard	x	x	x	x	x	x
Companion Policy Deductible waived	x	x	x	x	x	x
Debris Removal Extension - \$500	x	x	x	x	x	x
Landslide	x	x	x	x	x	x
Personal Injury	x	x	x	x	x	x
Personal Property Replacement Cost	x	x	x	x	x	x
Coverage C - increase	70%	75%	75%	70%	75%	75%
Deductible waiver for total losses		x	x		x	x
Increased Coverage C limits		x	x		x	x
Lock / Garage Door Transmitter Replacement - \$500		x	x		x	x
Power Outage		x	x		x	x
Water Backup & Sump Discharge / Overflow - \$5,000		x	x		x	x
Specified Additional Amount of Coverage A - 25%			x			x
Attach Endorsement	HC3	HGX3	HCP3	HC5	HGX5	HCP5

Home Cover Plus Endorsement

We offers these unique coverages for no additional charge if you qualify

DEDUCTIBLE WAIVER

We waive your deductible if a total loss occurs to your home

INCREASED COVERAGE: PERSONAL PROPERTY

We automatically cover your personal property up to 75% of the limit on your home

LOCKS AND GARAGE DOOR TRANSMITTER REPLACEMENT

Up to \$500 to replace the locks on exterior doors if your keys or garage door transmitter is lost or stolen

POWER OUTAGE

We pay your additional living expenses for up to 7 days if you are unable to occupy your home because of a power outage caused by a covered peril. Coverage begins 48 hours after the loss.

INCREASED SPECIAL LIMITS

Coverage	Home Cover	Plus / Extra Endorsement
Money, gold & silver	\$250	\$500
Securities, Stamps	\$1,500	\$3,000
Electrical devices & accessories	\$1,500	\$3,000
Watercraft & their trailers	\$1,500	\$3,000
Trailers	\$1,500	\$3,000
Theft of jewelry	\$2,500	\$5,000
Theft of silverware & goldware	\$2,500*	\$5,000*
Theft of guns & related items	\$2,500	\$5,000
Business property on your premises	\$2,500	\$5,000
Business property away from your premises	\$250	\$500

*Special limits do not apply in Virginia

Ask your Goodville Mutual agent about Personal Auto and Umbrella coverage for your household.



SEWER, DRAINS & SUMPS

Up to \$5,000 to cover damage caused by water or sewage that backs up through sewers or drains or water which overflow from a sump pump

SPECIFIED ADDITIONAL AMOUNT OF INSURANCE: YOUR HOME

We will cover up to 125% of whatever it costs to repair or replace your home at the time of loss without a deduction for depreciation

WATERCRAFT LIABILITY EXTENSION

Liability coverage for outboard and inboard / outboard motor boats - size and horsepower limitations may apply

Home Cover Plus Qualifications

Does your home qualify for the Home Cover Plus program? Check the following list to find out or talk with your agent:

- Home must be insured to 100% of replacement cost
- Home must be insured to a certain value
- No liquid fuel space heaters are permitted in the home
- No solid fuel heating scores such as wood, coal, corn or pellet stoves, etc.
- Home must have been built since 1970
- Home must be located within 5 miles of a fire department or station
- Home must be your primary residence
- Home must be occupied, single family dwelling
- Home cannot be under construction
- Home cannot be a modular
- No unique construction such as log, earth, dome, envelope, etc.
- Must be loss free for the last three years and have an exceptional insurance score

Home Cover Extra Endorsement

If the policyholder does not qualify for the Home Cover Plus program, the Home Cover Extra Endorsement can be purchased for an extra charge.

With the exception of the Specified Additional Amount of Insurance: Your Home coverage, this Endorsement provides a package of coverages comparable to the Home Cover Plus Endorsement.

See your agent if you are interested in adding these important coverages to your policy.

Other Coverages

COUNTRY HOME

For homes in the country with up to 80 acres, 4H-type animals, or farm-type buildings. Income from the home must be secondary and incidental.

HOME BUSINESS

Available if you are the sole owner of a business in your home and your gross annual sales/receipts do not exceed \$40,000.

RENTERS INSURANCE

CONDO INSURANCE

IDENTITY THEFT

We offer Identity Theft Resolution Services, providing personalized assistance from a trained fraud specialist at Identity Theft 911.

UNDERGROUND SERVICE LINE

Up to \$10,000 of coverage per occurrence for covered service lines at your home, subject to a \$500 deductible.

Discounts

NEW HOMES

Discounts of up to 25% are available for new homes up to 20 years old

SMOKE DETECTORS / ALARM SYSTEMS

Discounts of up to 10% are available if your home is equipped with a smoke detector and / or central alarm system

AUTO AND HOME

15% discount for insuring both your home and vehicles with Goodville

HIGHER DEDUCTIBLES

Choose a higher deductible and lower your premium

For More Information, Contact:

Ask your Goodville Mutual agent about Personal Auto and Umbrella coverage for your household.