



Home Insurance



Whether you have just purchased your dream home or have taken that first step by signing the lease to your new apartment, the Ohio Mutual Insurance Group can provide the protection you need.

You can take comfort in knowing the employees at the Ohio Mutual Insurance Group have your best interest in mind. We offer a variety of coverages through a homeowner program tailored to fit your needs.

Our policy offers coverage against:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Sudden and Accidental Damage from Smoke
- Identity Fraud Expense

Ohio Mutual Insurance Group has been serving our policyholders since 1901. In fact, over ninety of our personal lines accounts have been loyal with us for over thirty-five years. They tell us that our service and personal follow-up with claims is why they prefer us.

We are small town folks – with a big town approach to business.

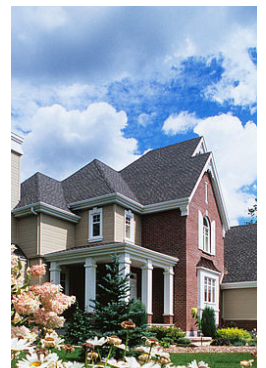
Many discounts are also available, such as:

- Certain types of protection devices, for instance, smoke or burglar alarms
- Dwelling less than 20 years of age
- Auto / Home combinations
- New home under construction

Ask your agent how to get an additional amount of insurance equal to 25% of the Coverage A Limit in the event of a total loss.

Additional coverages available include:

- Replacement cost for Dwelling and Personal Property
- Earthquake coverage
- Liability coverage for a seasonal residence or a residence rented to others
- Incidental business exposure in home
- Higher limits coverage for back-up of sewer or drains
- Waterbed liability (for tenants)
- Inland Marine coverage for scheduled items such as jewelry, fine arts, guns and collectibles



When you cannot reach your Agent first - we offer . . .

24/7 Toll Free Emergency
CLAIMS
HOT LINE
888.895.7725



**Ohio Mutual
Insurance Group**

More than a promise . . . Passionate Innovative Partnership

omig.com
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