

# Town & Country

The Town and Country Program is one of our most versatile products. This program allows you the flexibility to design and choose your own coverages to tailor them to your particular needs. You can insure not only your owner-occupied dwelling but also your seasonal and rental property under one policy or separate policies. Liability coverages can be added to cover your personal, farm, or rental exposures.



## Our policy offers coverage against:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Sudden and Accidental Damage from Smoke
- Volcanic Action
- Vandalism and Malicious Mischief
- Glass Breakage

## The Ohio Mutual Insurance Group also offers discounts, such as:

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

*The Value Up feature can be included.*

## Additional coverages available include:

- Replacement Cost on contents
- Replacement Cost on dwellings
- Collision of farm machinery
- Borrowed, rented, or leased farm equipment
- Loss of farm income

*Ohio Mutual Insurance Group's courteous, professional claim staff will provide you with fast, friendly and efficient service when you need it the most.*



Ohio Mutual  
Insurance Group

*More Than Just a Promise . . .*