

INCLUDED COVERAGES

- MONEY
- SECURITIES
- WATERCRAFT
- TRAILERS
- JEWELRY
- SILVERWARE,
GOLDWARE,
PEWTERWARE
- GUNS
- GARAGES
- FENCES
- DRIVEWAYS
- SIDEWALKS
- ADDITIONAL LIVING
EXPENSE
- PERSONAL PROPERTY
- DEBRIS REMOVAL
- GRAVE MARKERS



Farmers Mutual Insurance Company

40 Moran Circle
Whitehall WV 26554
Phone: 1-800-654-0147
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www.farmersmutual.com



HOMEOWNERS PROGRAM



West Virginia residents have always taken a great deal of pride in their homes, and Farmers Mutual Insurance Company takes pride in providing quality insurance coverage at reasonable rates to West Virginians.

Our Homeowner's Program is designed to insure your home and personal property. We insure under two forms, the HO-1 and HO-2. Our agents are trained to determine which form your home qualifies for.

This program also insures other structures on your premises, such as a garage or outbuilding. Our underwriters can increase coverage on these structures for an additional premium, ensuring the structure is properly valued in the event of loss.

Swimming pools are a part of many of our homes today, and Farmers Mutual is happy to insure your swimming pool. It is a program requirement that the pool be fenced in, which helps to protect you from liability issues.

Our Homeowner's Program does include coverage for Liability and Medical Payments. Liability coverage applies to



instances where you are negligent, and Medical Payments coverage handles medical bills of persons injured on your property, regardless of your liability.

Farmers Mutual understands that each customer has unique individual needs, and our agency force can easily help you construct a policy that fits yours. It's as simple as sitting down with the agent and telling them about your home and property.



Farmers Mutual Insurance Company has over one hundred years of experience insuring West Virginia residents and their property. We are proud to offer the type and quality of protection our residents need. Speak to your Farmers Mutual agent today, and find out how you can have the peace of mind that comes from being a Farmers Mutual customer.

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