



Homeowners Insurance

BENEFITS AT A GLANCE

- MEMBER DISCOUNTS
- UMBRELLA COVERAGE
- PERSONAL PROPERTY
- FLOOD INSURANCE
- RENTERS POLICY
- AAA.COM

THERE'S MORE TO MEMBERSHIP.



1-866-874-7AAA

AAA.COM

ROADSIDE ASSISTANCE INSURANCE TRAVEL MEMBER SAVINGS

LOOK INSIDE

REAL PEOPLE MAKING EVERY POLICY FIT JUST RIGHT

Ask any AAA Member about our customer service and you're likely to hear a rave review. The reason is simple: at AAA we recognize the importance of personal and attentive service, especially when it comes to something as profoundly important as protecting you on the road of life.

At AAA Insurance, we believe that getting the right insurance is a collaborative process. Our professionally trained insurance experts will help you explore your insurance options.

WHAT'S COVERED?

Our AAA Homeowners Insurance policy provides protection for your home, structures attached to it, and other detached structures—such as a garage or shed.

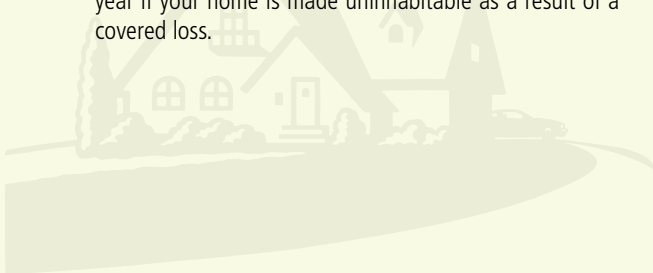
LOSS OF USE

Should there be a covered loss where your home is made uninhabitable, you'll receive coverage for additional living expenses that you incur.

OPTIONAL ENDORSEMENT BUNDLE

AAA offers an exclusive optional endorsement bundle that allows you to maximize your personal property protection. The package includes:

- ✓ **Enhanced Replacement Coverage:** Increases dwelling coverage limit to 125% or 150% of the amount shown on your policy declarations, should a covered claim exceed your policy limits.
- ✓ **Water Back-Up Coverage:** Protection for dwelling and personal property damaged by water that backs up through sewers, drains, or overflows from a sump.
- ✓ **Identity Fraud Coverage:** Up to \$15,000 in coverage for expenses you incur as a result of the theft of your identity—one of today's fastest growing crimes.
- ✓ **Mortgage Payment Protection Coverage:** Pays up to \$1,500 of your monthly mortgage coverage for up to a year if your home is made uninhabitable as a result of a covered loss.



PROTECTING YOUR MOST VALUABLE ASSETS

AAA brings security to members through our famed commitment to trust and dependability. Our AAA Homeowners Insurance goes the extra mile to give you the best possible balance of security and value.

Choose from more discounts, more deductible options, and a greater variety of optional endorsements. We're eager to guide you to all available savings, including:

- ✓ **AAA Member Discount:** Members receive up to 10% discount on their homeowners policy.
- ✓ **Multi-Policy Discount:** Save up to 10% on your homeowners premium if your auto is also insured with AAA Insurance.
- ✓ **New Home Discount:** Save on your premium if your home is less than 10 years old.
- ✓ **New Loan Discount:** Save in the first year if you are purchasing a home and obtaining a new mortgage.
- ✓ **Home Protection Discount:** Save if your home is in a gated community or is equipped with a theft and/or fire protection system.

CALL FOR A NO-OBLIGATION PERSONAL CONSULTATION

Fully-customizable, AAA Homeowners Insurance offers innovative protection for your home. Let one of our licensed AAA Insurance representatives help you determine the coverage that's right for you. To arrange for a no-obligation personal consultation, please visit your local AAA Travel and Insurance Center.



PERSONAL PROPERTY

Your personal property is protected from the following covered perils, plus many others listed in your policy:

- ✓ **Fire or theft**
- ✓ **Vandalism or malicious mischief**
- ✓ **Windstorm or hail**
- ✓ **Damage from lightning**
- ✓ **Sudden and accidental damage from smoke**

Our menu of policies and optional endorsements makes it easy to customize your new AAA Homeowners Insurance. Chances are, if you have something to protect, we can help. Ask about these and other available options:

- ✓ **Special Comprehensive Homeowners Policy:** Increased coverage for your home and broader protection for your personal property, plus other special benefits.
- ✓ **Condo Owners Policy:** Specifically designed for the special needs of condominium owners to provide protection for your home and personal property, as well as loss of use and liability protection.
- ✓ **Renters Policy:** Personal property protection for a variety of losses—for example, fire, windstorm, smoke, theft and vandalism, as well as loss of use and liability protection.
- ✓ **Rental Property Insurance:** If you're a landlord, you have a big investment in property you rent to others. A Dwelling Fire policy provides protection for your residential rental property against fire, vandalism, and most physical losses—as well as loss of rents and liability protection.



MORE OPTIONAL COVERAGES

Our comprehensive menu of optional coverages will allow your policy to meet your specific needs and provide more protection than our basic policy.

- ✓ **Personal Liability Umbrella Coverage:** In the event a serious accident occurs, this coverage provides additional protection from liability claims. It protects your assets with limits much higher than on your existing auto and homeowners policies.
- ✓ **Increased Loss Assessment Coverage:** Provides additional protection for fees levied by your homeowners association.
- ✓ **Flood Insurance:** Provided through the National Flood Insurance Program (NFIP). This policy is available in participating communities, regardless of whether or not you live in a high flood-risk area.
- ✓ **Home-Based Business Coverage:** If you ever work at home or have a home-based business, chances are that you are exposed to increased liability.
- ✓ **Special Computer Coverage:** Added protection from theft, damage, and loss for your hardware and software.
- ✓ **Assisted Living Care Coverage:** Provides coverage for personal property, liability, and loss of use while your loved one lives in an independent living facility.

Please note that this brochure is meant only to highlight some provisions of our homeowners insurance. It does not include complete provisions, exclusions, definitions or limits of the various policies. Sample policies containing complete provisions, exclusions, definitions and limits are available from any AAA Insurance representative.

AAA Homeowners Insurance is offered exclusively by AAA Members Insurance Agency Inc. AAA Homeowners Insurance is underwritten by ACA Insurance Company, San Francisco, California. ACA is part of the corporate family of the AAA club of Northern California, Nevada and Utah. ©2007 California State Automobile Association.



**AAA
TRAVEL AND
INSURANCE
CENTERS**

AMHERST

100 International Drive • 716-633-9860

BUFFALO

1737 Sheridan Drive • 716-873-0111

CAMILLUS

5103 West Genesee Street
315-487-2700

CICERO

5663 East Circle Drive, Suite 300
315-452-3282

CORTLAND

13 Clinton Avenue • 607-753-8283

DEWITT

3175 East Genesee Street
315-446-3134

DUNKIRK

3963 Vineyard Drive • 716-366-3599

GREECE

3160 West Ridge Road, Lowe's Plaza
585-227-9600

ITHACA

1284 Dryden Road • 607-257-2515

LIVERPOOL

7485 Henry Clay Blvd • 315-451-1115

NIAGARA FALLS

Wegmans Plaza, 1595 Military Road
716-298-5651

ORCHARD PARK

3364 Southwestern Blvd. • 716-675-4900

PENFIELD

2156 Penfield Road • 585-377-8500

PITTSFORD

3240 Monroe Avenue • 585-249-1390

WATERTOWN

19482 US Route 11 • 315-788-5250