



Insurance 101

Let Our Blanket Protect You

While TV ads and letters that come to your home may give the impression that all homeowners insurance is the same and it all comes down to price, this couldn't be further from the truth.

In reality, there can be big differences among insurance companies' products. And here is one example:

Say you have our Package Plus product, which combines Home and Auto insurance, and these are the elements of your home policy:

Coverage A: Dwelling, \$500,000

Coverage B: Other structures (detached garage), \$50,000

Coverage C: Personal property, \$350,000

Coverage D: Loss of use, \$100,000

Then, a fire destroys your garage in a covered loss and the damage is \$75,000. Under some other carrier's Home policy, you would receive the limit of Coverage B, or \$50,000. But because you have our Package Plus, which comes with Blanket Property Limit, we would cover the entire \$75,000 (subject to the deductible). Blanket Property Limit combines the coverages of A through D, which in this case would be \$1 million.

Not only does Package Plus deliver this superior protection, but also discounts, a single deductible* and the convenience of one bill.

For more information about Package Plus, see this brief [video](#) or contact your Kemper-authorized Independent Agent. You can find one near you using the "Find an Agency" search tool on this page.

* The highest deductible applies

All statements are subject to the terms, exclusions and conditions of the applicable policy. In all instances current policy contract language prevails. Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Coverage is subject to individual policyholders meeting our underwriting qualifications and state availability.