



Home Insurance

Low Rates. Better Protection. Total Peace of Mind.

Protection starts at home

We know how important your home is to you. A Mercury Insurance policy for your home doesn't just protect your house and property. A Mercury homeowners insurance policy also protects your belongings, yourself and your guests. With a variety of homeowners coverage options, you can feel safe knowing your home and those who live there are protected when you insure with Mercury.

The Right Coverage for You

When you choose Mercury, you're not only getting one of America's most trusted insurance providers, you're also getting your own dedicated Mercury agent who will work to create a custom plan just for you. An important benefit when you consider our many coverage options.

Coverage Options¹:

- Dwelling Protection
- Personal Liability Protection
- Personal Property Insurance
- Extended Replacement Coverage
- Guest Medical Protection
- Identity Theft Protection
- Personal Property Coverage for Home Based Businesses
- Service Line Protection
- Personal Property Additional Living Expense
- Water Back-up of Sewer and Drains
- And Much More!

Coverage to Meet the Needs of Today's Homeowners

Mercury offers unique solutions that can enhance your homeowners insurance and ensure your growing needs are covered.

- **Enhanced Home Package Endorsement** - Add this endorsement to bundle and increase certain key coverages with a savings of up to 25% compared to individually adding those same coverages to the policy. Receive dwelling extended replacement cost coverage of 150% and ordinance and law coverage of 25% of the insured dwelling value. The endorsement also adds personal injury coverage, water and sewer backup coverage, replacement cost of personal property coverage up to 75% of the insured dwelling value and much more.
- **Valuable Items Plus (VIP) Endorsement** - A great and easy way to provide optional blanket coverage for items valued under \$5,000 such as jewelry, silverware, fine arts, furs and computers just to name a few. An aggregate limit of up to \$50,000 is available and there is no need to get appraisals or specially schedule items on the policy when using this endorsement.



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HOME SYSTEMS PROTECTION - If you're like most homeowners, you've invested a lot of money on systems and appliances to run your home. Home Systems Protection covers repairs or replacement when home systems and equipment break down. Examples of covered systems and equipment include central air conditioning, furnaces, kitchen and laundry appliances, home entertainment equipment, pool equipment, computers and much more. [Learn more](#)



SERVICE LINE PROTECTION - Most homeowners aren't aware that they're responsible for the repair or replacement of service lines between their houses and the connection to public lines. For just a few dollars per month, Service Line coverage can be added to the homeowners policy to include repairs to underground pipes and wiring that bring services such as water, power, and communications to the home when damage occurs on the homeowner's property. [Learn more](#)



IDENTITY MANAGEMENT - Homeowners face the growing risk of identity theft every day. Mercury's Identity Management services not only affords protection in the event you suffer a loss due to identity theft, but it also provides preventive solutions to better protect your identity, and offers support services when personal data is compromised. [Learn more](#)



Save Hundreds or Even Thousands

Mercury also offers a variety of discounts² that will help you save even more.

- Multiple Policy - receive a discount on your policy when you insure your autos with Mercury.
- Home Buyer - If you are purchasing a home or condominium and insuring with Mercury - get a discount!
- Loss Free - if you have had no claims in the past 3 years, receive an additional discount.
- And many more!

Ask your agent about these discounts and any others you may be eligible to receive to help save hundreds of dollars a year. You'll be glad you did!

¹Coverages may be subject to certain restrictions and limitations and may not be available in all states. Ask your local independent agent for more information.

²Discounts may vary by state.