



encova
INSURANCE

EXCEED INSURANCE
PRODUCT CATALOG

PERSONAL AUTO INSURANCE

- Exceed Auto
- Available discounts
- Endorsement options
- Encova ChoicePakSM



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Exceed Auto, Encova Insurance's auto product, is designed to exceed your expectations.

In addition to private passenger automobiles and classic cars, we also write limited use (antique) vehicles, motorcycles*, trailers/camper bodies, motorhomes, snowmobiles and all-terrain vehicles.

CLAIM FORGIVENESS

Exceed Auto offers two levels of claim forgiveness. Claim forgiveness is provided to all policyholders as part of their policy, and for an additional premium, policyholders can opt for enhanced claim forgiveness.

Claim forgiveness (included)

A chargeable claim under the convictions and accidents or disclosed driver factor rule will not be surcharged if the policy has been in force with Encova without any lapse in coverage for at least five consecutive years and there have been no other paid claims on the policy in the prior 59 months. Refer to the Exceed rule manual for a complete list of claim types not considered for eligibility.

Enhanced claim forgiveness (optional)

This is available for purchase at policy effective date – for new and renewal business – for policies with at least one private passenger automobile. Coverage may not be added or removed from the policy mid-term. A chargeable claim will not be surcharged if the claim occurred after the enhanced claim forgiveness endorsement was added to the policy, the endorsement is active on the policy and there were no other forgiven paid claims in the past 35 months.

**Subject to availability by state*



EXCEED AUTO

AVAILABLE DISCOUNTS
EXCITING NEW COVERAGES

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AVAILABLE DISCOUNTS

- Advance quote
- Advanced driver assistance systems (ADAS)
- Anti-lock brake
- Anti-theft
- AutoPay
- Driver training
- Good student
- Learn-and-earn
- Multi-policy
- Newlywed
- Next generation
- Paperless
- Passive restraint
- Pay-in-full
- Pay-on-time
- Senior operator motor vehicle accident prevention course*
- Student away at school

**Not available in all states*

EXCITING NEW COVERAGES

- **Enhanced claim forgiveness**
- **Claim forgiveness (included)**
- **Roadside assistance** - In addition to 24-hour emergency service, our two roadside assistance levels include but are not limited to:
 - Battery charge
 - Ride assistance payment up to \$20 (\$40 with extended)
 - Service calls
 - Tire change
 - Towing up to 20 miles (40 miles with extended)
 - Winching/towing from accessible areas
- **Better car replacement** - Provides 20% of the actual cash value of the insured private passenger automobile five model years or less in the event of a total loss.
- **Encova Deductible ReserveSM** - Provides a credit amount that can reduce a policyholder's other-than-collision or collision deductible.
- **Common loss deductible** - Provides for a reduction or waiver of the personal auto deductible* if there is a loss involving both of the insured's Encova policies.
- **Full safety glass** - Provides coverage for the cost of repairing or replacing damaged safety glass without application of the other-than-collision deductible.
- **Original equipment manufacturer (OEM) parts** - Provides coverage for the use of OEM parts in the repair of property for private passenger automobiles or motorcycles less than 10 years old when physical damage coverage is provided.

**Included*

EXCEED AUTO

ADDITIONAL OPTIONAL ENDORSEMENTS

ADDITIONAL OPTIONAL ENDORSEMENTS

- Accidental airbag deployment
- Additional resident of household
- Auto loan/lease
- Blanket personal effects
- Child restraint system
- Digital personal assistant device replacement
- Excess custom equipment
- Excess electronic equipment
- Extended non-owned (regular use)
- Key replacement and related services
- Laptop replacement cost
- Limited Mexico
- Limited transportation network driver (no passenger)
- Low speed vehicle
- Optional limits transportation expenses
- Personal property
- Pet injury
- Trip interruption
- Trust endorsement



EXCEED AUTO

ENCOVA CHOICEPAK

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With Encova ChoicePak, a discount is applied to private passenger automobiles when the policyholder selects at least two of the following optional endorsements. The discount varies based on the number of endorsements selected. Policyholders only pay for the coverage they want. The more they add, the more they save.



CUSTOMIZED COVERAGE OPTIONS

- Accidental airbag deployment
- Better car replacement
- Blanket personal effects
- Child restraint system
- Digital personal assistant device replacement
- Encova Deductible Reserve
- Enhanced claim forgiveness
- Extended roadside assistance
- Full safety glass
- Key replacement and related services
- Laptop replacement cost
- Original equipment manufacturer (OEM) parts
- Personal property
- Pet injury
- Roadside assistance

All policies are modified by automatically included coverages. Please refer to the manual for a complete listing. The policy terms will prevail in the event of a conflict between the policy and this document. All policies must meet Encova's underwriting guidelines and are subject to review upon submission.

24-HOUR TOWING AND ROADSIDE ASSISTANCE

PROVIDED BY NATION SAFE DRIVERS (NSD)

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For 24-hour roadside assistance, policyholders can call 855-979-1394.

Encova Insurance's 24-hour towing and roadside assistance package provides 24-hour peace of mind while on the road. With access to over 45,000 towing providers throughout the United States, Canada, Puerto Rico and Mexico, your policyholders can travel with confidence wherever the road may take them.

24-HOUR EMERGENCY TOWING SERVICE

Towing to the nearest repair facility, including accident⁺- and non-accident-related towing. Hook-up and tow service provided for all vehicle types except motorhomes.*

- **Roadside assistance** - up to 20 miles
- **Extended roadside assistance** - up to 40 miles

(Cost of additional mileage is insured's responsibility.)

**\$1,000 expense limit*

**Includes extrication and winching*

24-HOUR EMERGENCY ROAD SERVICE

A service truck will be quickly dispatched.

24-HOUR EMERGENCY DELIVERY OF SUPPLIES

A service truck will deliver emergency gasoline, water, oil and other necessary supplies. The insured only pays for the cost of the supplies.

24-HOUR TIRE SERVICE

Nation Safe Drivers will dispatch service to change inflated spare from mount to wheel.

24-HOUR EMERGENCY BATTERY SERVICE

All NSD service vehicles are equipped to boost/jumpstart batteries while on the road.

24-HOUR LOCKOUT SERVICE

If the keys are accidentally locked in the passenger compartment, NSD will dispatch a locksmith.

\$500 THEFT AND HIT AND RUN REWARD

NSD will pay a person \$500 for information leading to the arrest and conviction of anyone responsible for hit and run damages or theft of the covered vehicle.

MECHANICAL FIRST AID

Covers any service requiring a minor adjustment (exclusive of parts) to enable a disabled vehicle to proceed under its own power.

RIDE ASSISTANCE

Transportation via Uber or Lyft will be covered from the site of the disabled vehicle to home or repair facility.

- **Roadside assistance** - up to \$20
- **Extended roadside assistance** - up to \$40

(Cost of additional mileage is insured's responsibility.)

Backed by the leader in roadside assistance since 1962, Nation Safe Drivers.

24-HOUR TOWING AND ROADSIDE ASSISTANCE

PROVIDED BY NATION SAFE DRIVERS (NSD)

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ADDITIONAL ENDORSEMENT BENEFITS

Travel discounts

- **“Lowest fare guarantee” travel arrangements and assistance from NSD** – Members using preferredmembers.com or 800-916-1439 to book one or two hotel nights may receive up to 5% cash back by submitting receipt to NSD. (Discount code: 136142)
- **Theme park discounts**
 - Universal Orlando theme parks
 - Portofino Bay Hotel
 - Wet ‘n Wild, Orlando Water Park
 - Universal Studios Hollywood
- **Club USA savings** – To obtain these discounts, policyholders can call 866-294-0934 or visit preferredmembers.com.
 - Sea World Orlando
 - Sea World San Diego
 - Sea World San Antonio
 - Busch Gardens Tampa Bay
 - Busch Gardens Williamsburg
 - Sesame Place
 - Adventure Island
 - Water Country USA
- **Free map routing** – Policyholders can call 866-294-0934, and NSD will map out their next trip.



Policyholders must contact NSD directly via mobile app or by calling 855-979-1394 to obtain maximum benefits.

24-HOUR TOWING AND ROADSIDE ASSISTANCE

PROVIDED BY NATION SAFE DRIVERS (NSD)

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ADDITIONAL ENDORSEMENT BENEFITS (CONTINUED)

Automotive savings

- **Car rental savings** - To obtain discounts, policyholders can call:
 - **Enterprise** - 800-736-8222, #XZ41148
PIN: NSD
 - **National** - 877-222-9058, #XZ41148
PIN: NSD
 - **Thrifty** - 800-367-2277, ID#0010027892
- **Cruise America RV Rental and Sales**
 - **Recreational vehicle rental discounts** - 800-327-7799
- **Aamco Transmissions, Inc.**
 - FREE Protect Check (Value: \$40) - \$500
 - FREE TranScan (Value: \$85)
- **Jiffy Lube** - 10% off all services at participating locations with **code: H35**
- **Maaco Collision Repair** - 10% off paint services at participating locations
- **Meineke Discount Mufflers** - 10% discount of invoice at time of service
- **Precision Tune Auto Care** - \$10 off Lifetime Brake Service



Policyholders must contact NSD directly via mobile app or by calling 855-979-1394 to obtain maximum benefits.

Discounts are offered to NSD members only. NSD does not warrant or guarantee any offer. Offers may change without notice and availability of products, services and discounts may be prohibited by law in some states.

PERSONAL HOMEOWNERS INSURANCE

- Exceed Homeowners
- Encova Premier HomeownersSM
- Available policy types
- Available discounts
- Endorsement options
- Encova ChoicePakSM



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EXCEED HOMEOWNERS

AVAILABLE POLICY TYPES
DISCOUNTS

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Exceed Homeowners, Encova Insurance's homeowners product, is designed to exceed your expectations.

The Exceed Homeowners program offers property and liability coverage for homeowners, condominium owners and renters. Coverage is available under the Exceed Homeowners program and the Encova Premier Homeowners program.

AVAILABLE POLICY TYPES INCLUDE

- **HO 00 03** - Special form (homeowner)
- **HO 00 05** - Comprehensive form (homeowner)
- **HO 00 06** - Unit-owners form (condominium)
- **HO 00 04** - Contents broad form (tenant)

DISCOUNTS AVAILABLE

- Advance quote
- AutoPay
- Burglar alarm
- Fire prevention
- Home buyer
- Multi-policy
- Paperless
- Pay-in-full
- Pay-on-time
- Safe premises
- Smart home





EXCEED HOMEOWNERS

EXCITING NEW COVERAGES

EXCITING NEW COVERAGES

- **Equipment breakdown** – Provides coverage for the loss or expenses incurred due to the mechanical or electrical breakdown of household equipment. Also included is new generation coverage, \$2,500 of sump overflow coverage and \$10,000 per occurrence for spoilage and pollutant clean up and removal due to a covered equipment breakdown loss.
- **Buried utility lines** – Provides up to \$10,000 of coverage for damage to underground pipes and wires as a result of a defined disruption on the residence premises.
- **Family cyber protection** – Provides coverage for up to \$15,000 for loss due to identity theft and cyber attacks, along with special services to remediate and prevent loss. Premier coverage is available, which offers a limit up to \$25,000 and also includes coverage for extortion threats and system compromise.
- **Blanket jewelry** – Provides blanket coverage for jewelry and articles of personal adornment, with certain exceptions, up to \$50,000. Specific per-item maximums apply.
- **Broadened home-sharing host activities** – Provides broadened property and liability coverage for an insured who engages in home-sharing host activities on the residence premises.
- **Inland flood** – Provides coverage for the peril of inland flood with an occurrence limit of \$25,000 or \$50,000.
- **Mortgage acquisition expense** – Provides \$1,500 of coverage for new mortgage acquisition costs following a covered loss, such as title search fees, appraisal fees and loan application fees.
- **Watercraft coverage** – Encova offers broad coverage options to insure a variety of watercraft exposures. The policy may be endorsed to provide physical damage and liability coverages, including uninsured and underinsured coverage, for watercraft. Additional coverages available include emergency services, wreck removal and accidental fuel spill. The following types of watercraft and related equipment are eligible:
 - Boats and motors up to 40 feet in length
 - Personal watercraft, such as jet skis, wave runners or similar
 - Trailers used with eligible boats and motors
 - Boating equipment and personal effects

EXCEED HOMEOWNERS

ADDITIONAL OPTIONAL ENDORSEMENTS

ADDITIONAL OPTIONAL ENDORSEMENTS

- ACV loss settlement
- Additional insured - student away at school
- Assisted living care
- Coverage C increased special limits of liability
- Credit card, electronic fund transfer card or access device, forgery and counterfeit money
- Damage to property of others
- Earthquake
- Farmers personal liability
- Functional replacement cost loss settlement
- Home business insurance
- Home day care
- Incidental farming personal liability
- Increased coverage for personal property in a self-storage facility
- Increased limits on business property
- Limited water backup and sump discharge or overflow
- Livestock collision
- Lock replacement
- Loss assessment coverage for earthquake
- Ordinance or law - increased limits
- Owned snowmobile
- Permitted incidental occupancies - residence premises
- Personal injury
- Personal property replacement cost
- Refrigerated property coverage
- Replacement cost on dwelling up to 150% of coverage A
- Replacement cost loss settlement for non-building other structures
- Scheduled personal property - with or without agreed value
- Sinkhole collapse
- Special computer
- Special loss settlement
- Supplemental loss assessment coverage
- Theft of personal property in a dwelling under construction
- Trust
- Unit-owners rental to others
- Watercraft liability



EXCEED HOMEOWNERS

ENCOVA CHOICEPAK

With Encova ChoicePak, a discount will be applied to a policy when your policyholder selects at least two qualifying optional coverages. The discount will vary based on the policy form and the number of coverages selected. The policyholder only pays for the coverage they want, and the more they add, the more they save.

Refer to the chart below for qualifying coverage options by policy form.

Coverage option	HO 00 03	HO 00 04	HO 00 05	HO 00 06
Equipment breakdown	■	■	■	■
Personal injury	■	■	■	■
Refrigerated property	■	■	■	■
Family cyber protection	■	■	■	■
Family cyber protection premier	■	■	■	■
Limited water backup and sump discharge or overflow	■	■	■	■
Personal property replacement cost loss settlement	■	■	Included*	■
Lock replacement	■		■	■
Mortgage acquisition expense	■		■	■
Ordinance or law - increased amount of coverage	■		■	■
Specified additional amount of insurance - coverage A	■		■	
Buried utility lines	■		■	
Unit-owners coverage A special coverage				■
Unit-owners coverage C special coverage				■
Special personal property		■		
Building additions and alterations - increased limits		■		

*Personal property replacement cost loss settlement does not count toward a qualifying coverage for HO 00 05.

ENCOVA PREMIER HOMEOWNERS

COVERAGES - PROPERTY



Encova Premier Homeowners coverage is designed for policyholders who seek a specialized service experience.

The Encova Premier Homeowners program provides HO 00 05 comprehensive form coverage, plus the coverages and enhanced limits listed below. When available, higher limits may be selected above the pre-defined limits.

The applicable coverage forms will be automatically attached to the policy.



SECTION I COVERAGES - PROPERTY

- Coverage C - personal property - 75% of coverage A
- Coverage D - loss of use - 50% of coverage A
- Credit card, forgery, counterfeit money - \$10,000
- Increased coverage C special limits of liability:
 - Money, bank notes and related items - \$1,000
 - Securities, records and related items - \$5,000
 - Theft of silverware - \$10,000
 - Theft of jewelry, watches and furs - \$10,000
 - Theft of firearms and related equipment - \$10,000
- Increased limits on business property
- Limited fungi, wet or dry rot, or bacteria coverage - \$15,000
- Ordinance or law coverage up to 50% of coverage A
- Personal property replacement cost loss settlement
- Replacement cost cash out coverage - dwelling
- Replacement cost on dwelling up to 150% of coverage A
- Trees, shrubs, plants - \$1,000 per item

ENCOVA PREMIER HOMEOWNERS

COVERAGES - LIABILITY
ADDITIONAL COVERAGES

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SECTION II COVERAGES - LIABILITY

- Coverage E - personal liability - \$500,000
- Coverage F - medical payments - \$10,000
- Personal injury
- Damage to property of others - \$2,500

ADDITIONAL COVERAGES

- Accidental death benefit - \$10,000
- Buried utility lines - \$10,000
- Fire department service charge - \$2,000
- Land restoration - \$10,000
- Limited water backup and sump discharge or overflow - up to \$100,000
- Lock replacement - \$500
- Mortgage acquisition expense protection - \$1,500
- Refrigerated property - \$500
- Supplemental loss assessment - \$10,000



All policies are modified by automatically included coverages. Please refer to the manual for a complete listing. The policy terms will prevail in the event of a conflict between the policy and this document. All policies must meet Encova's underwriting guidelines and are subject to review upon submission.



Frequently Asked Questions

Powerful cyber defense services to protect your family's good name.

Why does my policyholder need Family Cyber Protection services?

The most valuable asset to any family is their good name — and thieves, hackers, and online con artists will employ and evolve tactics, bringing a variety of online risks to policyholders, including:

- Cyber Bullying
- Identity Theft
- Data Breach
- Reputation Damage

Offering cyber defense services to your policyholders gives them a layer of defense to better protect their good name.

How can policyholders access cyber defense services through CyberScout?

Policyholders can access cyber defense services through CyberScout HQ, the first online marketplace for identity management, privacy and cyber security education, products and services. Once a policyholder registers for CyberScout HQ, they'll have 24/7 access to a variety of cyber defense services.

How does this offering help me?

- Grow your business by attracting new policyholders and retaining existing ones.
- Reinforce your role as a trusted advisor with solutions to growing cyber risks.
- Minimize E&O exposures.

What coverages and services are included?

Policyholders can take advantage of a variety of cyber defense services with a default coverage limit of \$15,000; \$500 deductible.

COVERAGES INCLUDE:

- **Cyber Bullying Response.** Costs for counseling, tutoring, temporary relocation, tuition expense for the victim.
- **Identity Theft.** Costs and help in reclaiming your policyholder's identity.
- **Internet Clean Up.** Expenses associated with removing false statements on the internet.
- **Breach Cost.** Costs associated with notification, investigation and monitoring a breach.

Think your policyholder may be a victim?

Instruct the policyholder to connect with an expert by accessing CyberScoutHQ.com/encovafamilypremier.

SERVICES INCLUDE:

Identity Management

- Provides unlimited 24/7 service and support to help minimize damage and resolve identity theft incidents.

Ransomware

- Diagnose the issue and implement a plan to protect data.
- Get access to highly experienced professionals with deep expertise in information security, data privacy and governance.
- Receive customized ransomware risk assessment and prevention services.

Breach Protection

- Investigation of a breach and corresponding legal requirements.
- Notification services to alert anyone affected by a breach.

Educational Services

- Alerts on the latest scams, fraud attempts and ways to prepare.
- Alerts on the latest malware and how to stay safe online.

CyberScout Claims

- Personalized handling of every cyber liability claim.

What makes our cyber defense offering unique?

The landscape of the cyber security coverage has significantly changed over recent times allowing us to quickly deliver a robust solution to a demanding need of our policyholders. Our partnership with CyberScout as a premier provider of identity management, data breach and cyber services, coupled with our new cyber coverages provide our insureds a comprehensive suite of tools and financial security where other carriers fall short. Our cyber defense solutions offer:

- World-class customer service with over a 99% satisfaction rate.
- 24/7 access to a team of experts, including fraud specialists, investigators, and data privacy consultants.
- Access to a self-service portal where policyholders can educate themselves on how to better protect their identity and their family's good name, as well as access to additional online tools that can continually strengthen their cyber defenses.
- Appropriate coverages to assist policyholders during times of need and provide them with a greater sense of security through a trusted advisor.

In the event of a cyber claim, what coverage is available?

Coverage	Limit of Insurance	Deductible
Family Cyber Protection Aggregate Limit	\$15,000	\$500
Cyber Bullying	<i>All coverages are a part of the Family Cyber Protection Aggregate Limit</i>	
Identity Theft		
Internet Clean up		
Breach Costs		

How do policyholders register and access cyber defense services on CyberScout HQ?

Policyholders will find the user experience at CyberScout HQ to be intuitive and hassle-free. They follow these easy steps:

- + Visit CyberScoutHQ.com/encovafamilypremier and click **Get Started**
- + Click **Sign Up** and complete the registration form
- + Enter your **Policy Number** and click **Sign Up**

CyberScout HQ is the first online marketplace for identity management, data privacy and cyber security services and educational resources.

Powered by:



Think your policyholder may be a victim?

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Frequently Asked Questions

Powerful Premier Cyber services to protect your family's good name.

Why does my policyholder need cyber defense services?

The most valuable asset to any family is their good name — and thieves, hackers, and online con artists will employ and evolve tactics, bringing a variety of online risks to policyholders, including:

- Online Extortion/Ransomware
- System Compromise
- Cyber Bullying
- Data Breach
- Identity Theft
- Reputation Damage

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How does this offering help me?

- Grow your business by attracting new policyholders and retaining existing ones.
- Reinforce your role as a trusted advisor with solutions to growing cyber risks.
- Minimize E&O exposures.

What coverages and services are included?

Policyholders can take advantage of a variety of cyber defense services with a default coverage limit of \$25,000; \$500 deductible.

COVERAGES INCLUDE:

- **Online Extortion.** Expenses and ransom paid for threats to cause a network disruption.
- **Cyber Bullying Response.** Costs for counseling, tutoring, temporary relocation, tuition expense for the victim.
- **Identity Theft.** Costs and help in reclaiming your policyholder's identity.
- **System Compromise.** Data recovery and system restoration needs.
- **Internet Clean Up.** Expenses associated with removing false statements on the internet.
- **Breach Cost.** Costs associated with notification, investigation and monitoring a breach.

Think your policyholder may be a victim?

Instruct the policyholder to connect with an expert by accessing CyberScoutHQ.com/encovafamilypremier

SERVICES INCLUDE:

Identity Management

- Provides unlimited 24/7 service and support to help minimize damage and resolve identity theft incidents.

Ransomware

- Diagnose the issue and implement a plan to protect data.
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Breach Protection

- Investigation of a breach and corresponding legal requirements.
- Notification services to alert anyone affected by a breach.

Educational Services

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CyberScout Claims

- Personalized handling of every cyber liability claim.

What makes our cyber defense offering unique?

The landscape of the cyber security coverage has significantly changed over recent times allowing us to quickly deliver a robust solution to a demanding need of our policyholders. Our partnership with CyberScout as a premier provider of identity management, data breach and cyber services, coupled with our new cyber coverages provide our insureds a comprehensive suite of tools and financial security where other carriers fall short. Our cyber defense solutions offer:

- World-class customer service with over a 99% satisfaction rate.
- 24/7 access to a team of experts, including fraud specialists, investigators, and data privacy consultants.
- Access to a self-service portal where policyholders can educate themselves on how to better protect their identity and their family's good name, as well as access to additional online tools that can continually strengthen their cyber defenses.
- Appropriate coverages to assist policyholders during times of need and provide them with a greater sense of security through a trusted advisor.

In the event of a cyber claim, what coverage is available?

Coverage	Limit of Insurance	Deductible
Premier Family Cyber Protection Aggregate Limit	\$25,000	\$500
Online Extortion	<i>All coverages are a part of the Premier Family Cyber Protection Aggregate Limit</i>	
Cyber Bullying		
Identity Theft		
System Compromise		
Internet Clean up		
Breach Costs		

How do policyholders register and access Family Premier Cyber Protection services on CyberScout HQ?

Policyholders will find the user experience at CyberScout HQ to be intuitive and hassle-free. They follow these easy steps:

- + Visit CyberScoutHQ.com/encovafamilypremier and click **Get Started**
- + Click **Sign Up** and complete the registration form
- + Enter your **Policy Number** and click **Sign Up**

CyberScout HQ is the first online marketplace for identity management, data privacy and cyber security services and educational resources.

Powered by:

 **CYBERSCOUT**

 **Berkley Re Solutions**
A Berkley Company

Think your policyholder may be a victim?

Instruct the policyholder to connect with an expert by accessing CyberScoutHQ.com/encovafamilypremier

How to Process Breach Calls and Claims

Phase 1: Your policyholder contacts insurance carrier

1. Policyholder calls your claims department.
2. Personal Identity or resolution support issues can be sent directly to the CyberScout resolution center at 866-637-8686 for assistance.
3. More advanced claims needs like a breach, Cyber Bullying, and Social Engineering type claims should be sent to the CyberScout Claims team via the FNOL process below.
4. Claims representative (rep) verifies eligibility and validates the type of claim and scope.
5. Rep records policyholder contact information, including name, number, and contact person.
6. Encova Rep provides the plan details of either Family Cyber or Family Premier Cyber to ensure coverages.

Phase 2: Your rep contacts CyberScout

1. Claims rep fills out CyberScout Claims FNOL form and sends to fnol@cyberscout.com along with the dec page and policy details.
2. Rep indicates whether he wants to be involved in breach handling and if policyholder has a breach reimbursement policy.
3. Reinsurer is notified of the claims.

Phase 3: CyberScout consults with policyholder

1. A CyberScout consultant contacts policyholder after receiving information from rep.
2. CyberScout assesses data exposure risks to determine what remediation steps (if any) are required.
3. Within 30 days CyberScout will provide a report to the carrier. CyberScout will provide a proposal to the claims rep and reinsurer with a cost estimate for approval to set claims reserve.
4. File status communicated to the reinsurer with product detail (premier v family).

Phase 4: CyberScout, reinsurer, and policyholder execute the plan

1. Claims rep sends monthly claims bordereaux to reinsurer.
2. Remediation Planning executed to impacted parties may include resolution or monitoring services, notification, forensics and more depending on the type of cyber incident experienced.

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Inland Flood Coverage Endorsement

Floods are on the rise. Now there's affordable protection.

Flood is the number one most frequently occurring natural disaster in the United States, according to FEMA. It has impacted every state, and homeowners in low-to-moderate risk areas are often uninsured against serious losses and left with expensive repair costs.

Flood coverage for your policyholders

With our Inland Flood Coverage Endorsement, you can now offer your policyholders a new choice for flood coverage. Designed specifically for residents in low-to-moderate risk areas, our endorsement adds affordable flood coverage to existing homeowners policies.

The endorsement covers the most common exposures policyholders face from an inland flood, including personal property, basement exposures and loss of use. With NFIP flood claim payouts averaging \$43,000, it's clear that more homeowners need this protection.⁶

BY THE NUMBERS

-  **1st** Flood is the most frequently occurring natural disaster in the US¹
-  **25%** Average flood claims in low-to-moderate risk areas¹
-  **1in** Of water can cause \$25,000 of damage to a home²
-  **5mn** People currently hold flood insurance policies³
-  **50** States have experienced flood events in the past 5 years⁴
-  **67** Relevant flood/flash flood events in the United States (2012-2017)⁵

1. <https://www.fema.gov/news-release/2004/08/16/flooding-americas-1-natural-hazard>

2. <https://www.floodsmart.gov/why/why-buy-flood-insurance>

3. <https://bsa.nfipstat.fema.gov/reports/1011.htm>

4. <https://www.fema.gov/media-library/assets/images/103646>

5. © 2018 Münchener Rückversicherungs-Gesellschaft, Geo Risks Research, NatCatSERVICE – As of March 2018

6. <https://www.fema.gov/data-visualization-floods-data-visualization>

What is an inland flood?



When inland waters, such as streams or rivers, overflow and partially or completely inundate normally dry land



Unusual, rapid rain accumulation, runoff, or snowmelt that doesn't drain away or soak into the ground



When water carries mud and becomes a mudflow

One size does not fit all

The National Flood Insurance Program (NFIP) was formed to cover high-risk areas that require flood insurance by law. For residents outside of these areas, the coverage is "optional." Because of surcharges and exclusions that come with flood coverage in high-risk areas, the take up rate is only 1% in low-to-moderate risk areas. This doesn't stop floods from hitting low-to-moderate risk areas. In fact, 25% of NFIP flood claims come from such areas.¹

Inland Flood Coverage highlights

Coverage includes damage to:

- Residence and certain other structures (e.g. shed, pool house)
- Personal property, including in a basement or sunken room (sub-limits may apply)
- Loss of use (sub-limits may apply)
- Property the policyholder moves to safety (first 30 days)
- Debris removal
- \$250 sub-limit for towing charges to move a covered mobile home in danger from a flood occurrence

Exclusions include, but are not limited to, damage to:

- Personal property not inside the home (e.g. patio furniture, barbecue equipment)
- Decks and fences
- Lawns, trees, landscaping
- Damage from earth movement, seepage from water table rising with no flooding near the house
- Sump pump discharge or overflow, or back up of sewers or drains, unless caused by flood

Eligibility includes single and multiple family dwellings (1-4 condo units) in all FEMA Flood Zones:

- Except those beginning with A and V prefixes
- Does not satisfy federally regulated mortgage lender requirements

A claim example

A creek behind a home overflows, inundates normally dry land and causes damage. Water enters the basement through its windows. The sump pump in the basement cannot handle the excess water from the flood. There is a clear watermark on the outside of the home. The insured has \$15,000 of Inland Flood Coverage Limit with a \$1,000 deductible.

Total damage – \$18,900 including:

- Personal property in the basement (\$8,200 covered)
- The furnace gets damaged and needs to be repaired (\$1,500 covered)
- Drywall in the basement needs to be replaced (\$2,200 covered)
- Charges for debris removal and fans to dry out the basement (\$5,000 covered)
- Landscaping outside the home is destroyed (\$2,000 not covered)

How coverage applies:

- Covered loss – \$16,900
- Deductible – \$1,000 deductible

Loss payment to insured: \$15,000

Find out how our Inland Flood Coverage Endorsement can protect your policyholders against serious losses that can come with a damaging flood.

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PERSONAL UMBRELLA

- Exceed Umbrella
- Available discounts
- Optional endorsements



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EXCEED UMBRELLA

AVAILABLE DISCOUNTS
ADDITIONAL OPTIONAL ENDORSEMENTS

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Exceed Umbrella, Encova Insurance's personal umbrella product, is designed to exceed your expectations.

Personal umbrella provides bodily injury, property damage and personal injury liability coverages in excess of underlying retained limits. Limits up to \$10 million are available, with agent binding authority allowed on limits up to \$2 million. Uninsured and underinsured motorists coverage with a \$1 million limit of liability is available when the underlying required auto limits of liability are met.

AVAILABLE DISCOUNTS

- AutoPay
- Pay-in-full

OPTIONAL ENDORSEMENTS

- Assisted living care liability
- Auto liability following form
- Excess business pursuits
- Excess home business liability
- Excess home day care liability
- Excess incidental farming personal liability
- Excess permitted incidental occupancies liability



All policies are modified by automatically included coverages. Please refer to the manual for a complete listing. The policy terms will prevail in the event of a conflict between the policy and this document. All policies must meet Encova's underwriting guidelines and are subject to review upon submission.

DWELLING PROGRAM

- Exceed Dwelling
- Available discounts
- Additional optional endorsements



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EXCEED DWELLING

AVAILABLE DISCOUNTS

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Exceed Dwelling, Encova Insurance's dwelling program, is designed to exceed your expectations.

Our dwelling program offers property coverage for an insured's primary residence, secondary or seasonal residence and rental properties, as well as liability coverage.

AVAILABLE POLICY TYPES

- DP 00 01 - Basic form
- DP 00 03 - Special form

AVAILABLE DISCOUNTS

- AutoPay
- Multi-policy
- Paperless
- Pay-in-full
- Protective device



EXCEED DWELLING

ADDITIONAL OPTIONAL ENDORSEMENTS

OPTIONAL PROPERTY ENDORSEMENTS

- ACV loss settlement (DP 00 03)
- ACV loss settlement wind/hail losses to roof (DP 00 03)
- Assisted living care
- Buried utility lines
- Coal mine subsidence*
- Dwelling under construction (DP 00 03)
- Earthquake
- Functional replacement cost loss settlement (DP 00 03)
- Grave markers
- Inland flood
- Limited fungi, wet or dry rot, or bacteria
- Limited water backup and sump discharge or overflow
- Loss assessment
- Loss assessment coverage for earthquake
- Ordinance or law
- Owned motorized golf cart
- Sinkhole collapse
- Theft (limited and broad)
- Trees, shrubs and other plants
- Unit owners (DP 00 01)

*Varies by state

All policies are modified by automatically included coverages. Please refer to the manual for a complete listing. The policy terms will prevail in the event of a conflict between the policy and this document. All policies must meet Encova's underwriting guidelines and are subject to review upon submission.

OPTIONAL LIABILITY ENDORSEMENTS

- Additional insured
- Limited fungi, wet or dry rot, or bacteria
- Personal liability
- Premises liability

