



UMIALIK
INSURANCE COMPANY
Peace of mind. Made in Alaska.®

Home Insurance

At Umialik, we can protect many styles of homes, whether a primary residence or a lake home. We focus on protecting individuals and families with the right coverage, so you can focus on what matters to you.

Featured Benefits

- **Penalty-Free Promise^{®*}**
Available with our *Signature Home* product providing that peace of mind knowing you will never pay a higher rate if an unfortunate occurrence results in a claim.
- **Top-Rated Local Claim Service**
Our expert Claims Representatives in Alaska are committed to providing you with fair, helpful, and timely claim service, every time.
- **Additional Coverage to Replace Your Home^{*}**
If the cost to repair or replace your home exceeds the limit purchased, a limit of 125%, 150%, or Guaranteed Replacement coverage is available.
- **Protective Device and Smart Home Technology Discounts**
Available discounts to you if you have protective devices to keep your home safe, such as burglary and fire department alarms, smart thermostats, or water shut off systems.
- **Cyber Liability**
\$10,000 or \$25,000 available coverage for Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, and Breach Notification Cost.

* "Penalty-Free" means your rates are never increased as a result of losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.



The preferred solution for your **home insurance** needs!

CUSTOMIZE YOUR POLICY

- **Additional Coverage Offerings**
You can choose to add a wide variety of coverage options, including:
 - Personal Property Replacement Cost
 - Homeowner Equipment Breakdown
 - Incidental office / business occupancy
 - Jewelry, silver, furs, and fine arts
 - Protection for loss assessment
 - Golf carts and motorized bicycles
 - Sewer and Water Backup Coverage
- **Underground Service Line Coverage**
Western National's Underground Service Line coverage pays to replace or repair exterior service lines that fail or are damaged.
- **Personal Injury Liability Coverage**
Protection against loss due to libel, slander, defamation of character, and invasion of privacy.
- **Coverage to Protect Family Members**
 - Coverage for Non-Resident Relative
 - Personal Property Coverage for Designated Relative
 - Coverage for Resident of Assisted Living Facility
- **Deductible Options**
You can choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.

ADDITIONAL BENEFITS

- **Identity Fraud Expense Coverage**
Each Home policy includes \$10,000 of coverage to help with expenses incurred as a result of identity fraud.
- **Common Loss Deductible**
You pay only one deductible (the highest applicable) whenever an incident involves more than one Umialik personal insurance policy.

Please review your policy form for complete information about coverage and exclusions that apply.

QUICK FACTS ABOUT UMIALIK

- Founded in Anchorage, Alaska in 1981
- Products available exclusively through Independent Insurance Agents
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best



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Part of the Western National Insurance Group:

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