



## **For Prospective Encompass Customers – Things you should know!**

If, like many of us, you use the Internet to learn more about the companies you do business with, you know it's full of information – some of it accurate, some of it not so much.

But when you're looking for information about the company that's best suited to protect your valuables, there may be no better source than the first-hand experience of a real person.

As your independent agent, I am pleased to tell you that Encompass is a company that many independent agents choose to protect their own homes and vehicles. These are the facts:

- **Customer satisfaction rating for Encompass claims service exceeds 96%.<sup>1</sup>** In the unfortunate event you have a claim you can rest assured they'll be there for you.
- The NAIC (National Association of Insurance Commissioners) reported a **National Complaint Index score of .38 for auto and .58 for home for Encompass** compared to a national median of more than 1.25. (A score of less than 1 is better than average.)<sup>2</sup> Again supporting that Encompass provides great service if you should have a claim.
- The **Encompass One<sup>SM</sup> package** policy offers simplicity and convenience: *one* policy that covers your home, cars, other property and more, with *one* premium, *one* bill and *one* annual renewal date<sup>3</sup>.
- **One single deductible!** If more than one type of property is damaged in the same loss (a tree falls and damages your car *and* your garage), Encompass will apply only *one* deductible.<sup>4</sup>
- With the **Guaranteed Replacement Cost<sup>5</sup>** coverage in the **Encompass One<sup>SM</sup> Elite** and Deluxe package policy, if you have a covered loss to your home, and the estimated value of your home that's listed in your Coverage Summary is less than the current replacement cost at the time of the loss, Encompass will increase the residence value on the policy to equal the current replacement cost. In other words, Encompass will pay to replace your home for its value at the time of loss.
- **Accident Forgiveness** and **Safe Driving Bonuses<sup>5</sup>** are automatically included with the **Encompass One<sup>SM</sup> Elite** package policy.
- Finally, the **Encompass One<sup>SM</sup> Elite** package policy includes these extra coverages you may need:
  - Coverage for backed-up **sewers and drains to protect your home and possessions.**
  - **Worldwide Coverage of Personal Property** covering personal property you own or use *anywhere* in the world.
  - **Additional Living Expense** coverage. If a covered loss makes your home uninhabitable, Encompass provides coverage for reasonable and necessary increases in your living expenses with *no specific time or dollar limit.*

Encompass is focused exclusively on personal lines of insurance sold through a network of independent agents.

It's facts like these – along with the financial stability of Encompass, their quality products and outstanding claim service – that make Encompass a great choice.

Let Encompass help protect you, your home, your cars and much, much more. For more detailed information check out **EncompassOnepolicy.com**.

<sup>1</sup> Source: Encompass Customer Satisfaction and Loyalty Survey (Scantron), May 2012. <sup>2</sup> Source: NAIC & the Center for Insurance Policy & Research, 2010 Complaint Ratio; February 2012 <sup>3</sup> Coverage subject to policy terms, conditions, limitations, and exclusions. Encompass One<sup>SM</sup> policy is not available in all states. <sup>4</sup> With an Encompass One Policy, if more than one category of property is damaged in the same loss, only one deductible (the highest deductible) will be applied. <sup>5</sup> Not available in all states.  
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