

Rockford Mutual Insurance Company (RMIC)

was incorporated in 1971 under the laws of Illinois

to become the successor to Rockford Farmers

District Mutual Tornado Insurance Company,

which was organized in 1896.



RMIC primarily writes automobile, liability,

homeowners, farmowners, and commercial

multiple peril in Illinois, Wisconsin and Indiana.

Policies are produced through local independent

insurance agents.

HISTORY



Rockford Mutual Insurance Company has provided dependable service to policyholders for more than 100 years and we look forward to serving you.

HOMEOWNERS INSURANCE

Putting Lives Back TogetherSM

www.rockfordmutual.com



527 Colman Center Drive
Rockford, IL 61108
815.229.1500
www.rockfordmutual.com

RATED A- (EXCELLENT) BY A.M. BEST COMPANY

The information contained in this brochure is designed for advertising purposes only and in no way alters, modifies, or extends the terms, coverages, conditions, and exclusions contained in your policy. Please refer to your policy for specific details. If there is a conflict between this brochure and your policy, your policy provisions will prevail.



Rockford Mutual Insurance Company provides homeowners insurance for you whether you own or rent your residence. We provide coverage for your home, condominium, town home, mobile/manufactured home or apartment.

If you are a homeowner, Rockford Mutual provides protection for your home and personal property against such perils as:

- Fire
- Lightning
- Windstorm
- Hail
- Explosion
- Riot or Civil Act
- Aircraft Damage
- Smoke
- Vandalism
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Power Surge
- Bursting Water Heater
- Frozen Plumbing
- Water Damage from Plumbing or Heating System
- Vehicles
- Volcanic Eruption

ADDITIONAL COVERAGES PROVIDED

Coverage for Detached Structures

Additional Living Expense

Coverage Provided to you for increased living expenses above what is normally spent for food, shelter, and other related items if your home is uninhabitable due to an insured peril.

Personal Liability

Pays damage if you are legally liable because of bodily injury or property damage as covered by the policy.

Medical Payments to Others

Pays necessary medical expenses resulting from bodily injury to visitors on your property or persons accidentally injured by your activities.

AVAILABLE DISCOUNTS

- Home/Auto Discount (for homeowners, condominium owners, and town home owners)
- New Home Credit
- New Home Buyer Credit
- Dwelling Renovation Credit
- Home Claim Free Credit
- Loss Free Credit on Renewal
- Protective Device Credit

OTHER COVERAGES PROVIDED BY ENDORSEMENT

- Guaranteed replacement cost on dwelling which provides an extra 25% layer of protection in the event that rebuilding costs exceed your policy limits.
- Personal Property Replacement Cost
- Inland Marine Coverage - provides broader coverage for your jewelry, guns, furs, silverware, etc.
- Earthquake Coverage
- Mine Subsidence
- Water backup and sump discharge or overflow coverage in amounts of \$5,000, \$10,000 and \$20,000
- Identity Fraud Expense Coverage
- Ordinance of Law Coverage
- Boats and Recreational Vehicle Coverage

PERSONAL UMBRELLA LIABILITY

This coverage provides an additional \$1,000,000 layer of protection above your auto and homeowner liability limits. (Higher limits are available.)



HOMEPAK ENDORSEMENT

- Personal Property Replacement Cost Coverage
- Guaranteed replacement cost on dwelling which provides an extra 25% layer of protection in the event that rebuilding costs exceed your policy limits.
- Special coverage limit for theft of jewelry, watches and furs \$3,000.
- Refrigerated products coverage of \$1,000 with \$100 deductible.
- Limit for credit card, electronic fund transfer card, or access device, forgery, and counterfeit money.
- Debris removal coverage for trees expanded.
- Lock replacement coverage subject to a \$25 deductible - \$250 limit.
- Water back-up and sump discharge or overflow coverage \$1,500 limit with \$500 deductible.
- Personal Injury Coverage

WHY CHOOSE ROCKFORD MUTUAL?

Premium Payment Options:

- Direct Bill 2 Pay
- Direct Bill Monthly
- EFT
- Visa and MasterCard
- On-line payments with Visa, MasterCard or E-checks

Claim Service

Our claims professionals provide courteous and timely claims service.

Local Service

We are represented through local independent insurance agents who understand you and your community.

OTHER ROCKFORD MUTUAL INSURANCE PRODUCTS INCLUDE

- Personal Auto
- Business
- Commercial Umbrella
- Farms
- Watercraft
- Recreational Vehicle
- Scheduled Personal Property
- Personal and Farm Umbrellas
- Rental Dwellings
- Flood

Products offered may vary by state.