

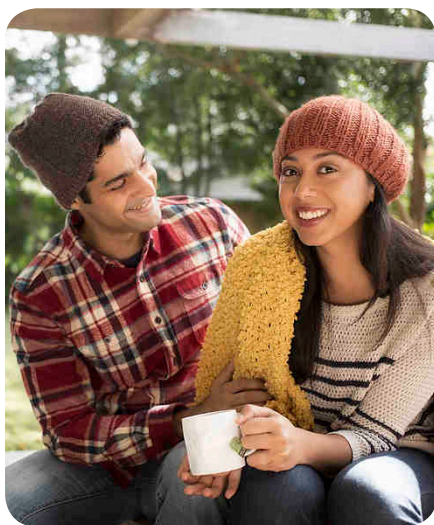
**PACKAGE PLUS**

Better than a bundle.  
One bill. One deductible.  
A discount. And more.



**Many insurance companies talk about bundling insurance policies—combining Auto and Home—for a discount. Kemper’s Package Plus is better for many reasons.**

That’s right. When you choose to buy your Auto and Home insurance from Kemper, you enjoy one-bill convenience, additional coverage like Replacement Cost Contents, a Package Plus discount on your Auto and Home policies, increased Home coverages and Blanket Property Limit coverage.



**One deductible:** If you have covered damage that impacts your Auto and Home, you only need to pay one deductible.<sup>1</sup>

**One-bill convenience:** It’s simple—just one bill for Auto and Home. When you pay it, you can rest assured knowing your valuables are protected.

**Increased Home coverage:** Package Plus includes higher limits on certain lines of coverage, including Jewelry Theft, Lock Replacement, and replacing Trees, Shrubs and Plants.

**Blanket Property Limit coverage:** When you combine your Auto and Home policies into a Package Plus with Kemper, you enjoy Blanket Property Limit coverage for your home.

To see the Package Plus difference, watch this brief [video](#).

**Here’s how a traditional Home policy works:**

Home policies typically include four categories of property coverage:

- Coverage A: Dwelling (primary structure)
- Coverage B: Other structures (secondary structure; e.g., detached garage)
- Coverage C: Personal property (contents)
- Coverage D: Loss of use (alternate living arrangements)

Each coverage has a defined limit (maximum amount paid).

Typically, if you make a claim on a Home policy, the maximum the insurance company will pay is the stated limit for each category.

**Here’s the Kemper Package Plus advantage:**

With Package Plus, we combine the limits of each line of coverage into a single “blanket” of coverage. This new, combined amount becomes the maximum amount we will pay for a loss in any of the four categories.

*Example: You have a home with a detached garage on the same property. You bought a Package Plus policy with the following limits:*

- Coverage A: Dwelling, \$500,000
- Coverage B: Other structures (e.g., detached garage), \$50,000
- Coverage C: Personal property, \$350,000
- Coverage D: Loss of use, \$100,000

*Your Blanket Property Limit is \$1,000,000, or an amount equal to the limits in all four categories combined (\$500,000 + \$50,000 + \$350,000 + \$100,000).*

*There’s a fire that destroys the detached garage; the damage is determined to be \$75,000. Under a “traditional” Home policy, you would receive \$50,000 (the limit of Coverage B).*

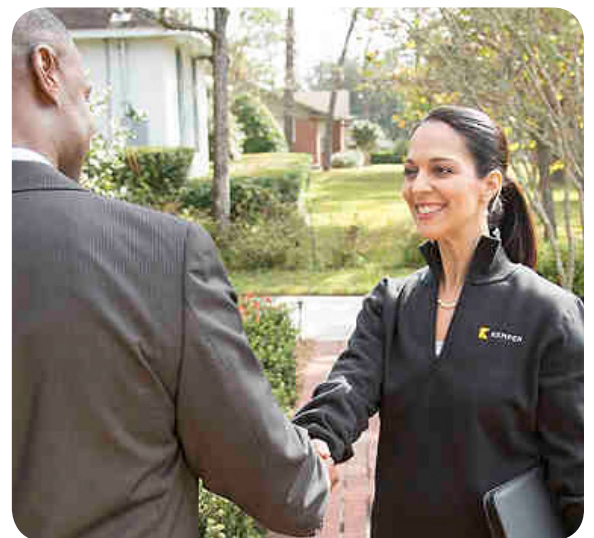
**With Kemper’s Package Plus, we would pay to cover the entire \$75,000 of damage, subject to your deductible amount, since this is well within your Blanket Property Limit of \$1,000,000.**

**Ask your Independent Agent to customize Package Plus for you:**

- Auto options such as Kemper Total™ or Towing and Labor with Roadside Assistance
- Home options including Blanket Valuable Items or Identity Fraud Expense coverage
- Personal Catastrophe Liability for an even greater level of protection

**We’re here for you**

- **Claims**—when you pay for insurance, you’re buying a promise that we’ll be there when you need us most—watch this [video](#) to see how Kemper lives up to that promise
- **Customer service**—your agent is just a phone call away to help you with your policy questions or change
- **Recurring payments**—when you register your policy on kemper.com, you can sign up for online bill pay or convenient electronic funds transfer
- **Online**—pay your bill through your bank site or on MyCheckFree.com<sup>SM</sup> with our eBilling option



**A history of strength**

Kemper’s roots as an insurance carrier go back more than a century. We’re one of the leading insurers in the U.S., and our rated<sup>2</sup> underwriting companies share an A- (Excellent) rating by A.M. Best Company, the premier industry rating authority. We sell our home and auto insurance products through a select group of Independent Agents, as we believe they are best able to offer consumers valuable expertise, guidance and choice.

**kemper.com**



<sup>1</sup> Highest deductible applies.  
<sup>2</sup> Alliance United Insurance Company is not rated.  
Coverage is subject to the terms, exclusions and conditions of the applicable policy. Products and services referenced herein are not available in all states or in all of our underwriting companies and are subject to underwriting requirements. The following Kemper underwriting companies write insurance in one or more states: Kemper Independence Insurance Company, Unitrin Auto and Home Insurance Company, Unitrin Preferred Insurance Company, Trinity Universal Insurance Company, Valley Property & Casualty Insurance Company, Unitrin Safeguard Insurance Company.