



The Universal Security Policy is one way to make life easier.

If you're looking for ways to simplify your life, the Universal Security Policy (USP) can help. By combining your insurance into one policy, with one insurance agent, you'll have:

- One premium
- One bill
- One renewal date

Total protection. All around you.

You've worked hard to build a lifestyle for yourself and your family. The Universal Security Policy can help you protect what you own, including your:

- Home
- Car
- Identity
- Rental unit
- Boat
- Motorcycle or other recreational vehicle
- Home-based business*

Choose your level of coverage.

The Universal Security Policy provides higher limits and special features that most policies don't have. Plus, you can choose from two levels of protection:

Elite	includes additional features to help protect customers who have greater insurance needs
Deluxe	provides replacement cost contents and other beneficial features up to policy limits



Universal Security Policy

Add on the protection you need.

With the Universal Security Policy, you can modify your policy with add-on coverage*. Ask your independent insurance agent if any of the following are right for you.

Identity Fraud Expense Coverage

Reimburses you for expenses you may incur while trying to clear your good name.

Personal Umbrella Coverage

Raises your limits for covered injuries to others.

Supplementary Coverage

Provides additional protection for items like computers, cell phones, fine arts glass, silverware and firearms without special riders.

Mortgage Rate Protection

Covers the difference (up to \$20,000) if a covered loss to your home requires a new mortgage at a higher interest rate.

HomeWork Supplement

Protects home-based businesses.

Lifestyle Coverage

Includes increased liability and property coverage for certain types of jewelry, and sports and hobby equipment. It also provides liability and property coverage for family members in a resident health care facility.



Experience superior claim service.

When something goes wrong, you want to know you can talk to someone. That's why you can reach Encompass 24 hours a day, seven days a week to:

- Make a claim
- Check the status of your claim payment
- Get emergency assistance or service (when you have applicable coverage)

And you always have the option of calling your independent insurance agent. He or she can also help you report a claim or find the answers to your questions.

Feel secure with the Repair Guarantee Program.

If you choose one of the repair shops we recommend, the workmanship for covered repairs is guaranteed* in writing for as long as you own the vehicle. The Repair Guarantee Program is just another advantage of having the Universal Security Policy from Encompass.

Make Encompass your insurance company.

Encompass is sold by independent agents who have the freedom to recommend a variety of insurance products and companies. We strive to provide more reasons to choose Encompass, including:

- Simpler insurance experience
- Innovative coverage options
- Responsive, hassle-free claim service

To find out more, contact your independent insurance agent or visit encompassinsurance.com.



Insurance is subject to terms, qualifications and availability. Other terms and exclusions may apply. Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.