KEEP YOUR HOME'S VALUE UP

WHEN THE MARKET IS DOWN

Insurance against housing market declines.

Home Value
Protection™

Home Value Protection™
Insurance against housing market declines

Your best move for the future

If you're one of the millions of home owners who may want—or need—to sell their home in the future, Home Value Protection is for you. It's insurance that protects you from local housing market declines that can erode the value of your home.

Freedom to move—on your terms

A Home Value Protection policy gives you the freedom to sell your home on your terms, even if local real estate values have gone down. That's freedom to move:

- ▶ *for a new job out of town*
- ▶ *for your growing family*
- ▶ *to downsize after the kids have moved out*
- ▶ *due to an unexpected event such as a loss of job or a death in the family*

Regardless of the scenario, Home Value Protection gives you peace-of-mind, knowing your high-value investment—your home—is protected.

How Home Value Protection works

With the purchase of a Home Value Protection insurance policy, you're protected from loss due to housing market declines that impact your home's value. At the start of your policy, your total amount of insurance coverage is established—this is known as the Protected Home Value™. When it's time to move, if your local housing market is down, as measured by the Case-Shiller® Home Price Index*, and your home sells for less than your Protected Home Value, you are eligible for a claim.

Insurance that pays when home values drop

In a down real estate market, selling your house may not be an option. But with Home Value Protection, you have control over when you sell, knowing your home's value is protected.

Home Value Protection payout examples

Imagine the Smiths insure their home's value today for $200,000. Three years from now, the Smiths want to sell their home, but local real estate prices have dropped 10%. If they sell for $180,000, consistent with a 10% drop in home values, they would receive a $20,000 insurance payment.

The table below illustrates three payout scenarios where the housing market has declined 10%.

Protected Home Value™	Monthly Premium	Insurance Payout
$100,000	$25	$10,000
$200,000	$50	$20,000
$300,000	$75	$30,000

* Monthly premiums shown are for example only. Your actual premium could be different and will be determined when you get a quote. Each example assumes the sale price is at least 10% less than the Protected Home Value, and that the sale occurred after the two-year deductible period.

Affordable and indispensable

Home Value Protection is affordably priced—a home with protection coverage of $200,000, for example, would typically have premiums of only $40-$50 a month.

A Home Value Protection policy guarantees your coverage can remain in effect up to 10 years provided you continue to pay your premium.

Protect your home's value And your peace of mind.

Find out how by contacting your local independent insurance agent.

To find an agent near you:
HomeValueProtection.com/Find-Agent

* Disclosure on back.

About Home Value Protection™

Home Value Protection is the first insurance product that allows homeowners to protect themselves against declines in their local housing market. Home Value Insurance Company is the nation's sole provider of Home Value Protection, and is licensed and regulated by the Ohio Department of Insurance.

Learn more about protecting your home's value

Contact your local independent insurance agent.

To find an agent near you:
HomeValueProtection.com/Find-Agent

Home Value Protection™