

## Credits & Discounts

NBIC's customers may qualify for credits and discounts to further reduce premiums. The following credits and discounts are offered on NBIC's homeowners policies:

- Account credit
- New Home credit
- Renovators credit
- Safe Home credit
- Loss Free credit
- Premise Alarm credit
- At Home credit
- Increased Deductible credit
- Renewal discount

## Exceptional Claims Service

In addition to being focused on providing valuable coverage offerings at a competitive price, NBIC is committed to delivering top-notch claims service. With an extensive network of adjusters, contractors, and service providers, NBIC helps families quickly recover from unexpected homeowners losses. Policyholders can rest assured that NBIC stands ready and will work fairly to help mitigate loss, repair damages, and minimize the disruptions that losses cause. Claims can be reported 24/7, 365 by the following:

- Online: [nbic.com/claims](http://nbic.com/claims)
- Phone: 800-343-3375 (option 2, then 1)
- E-mail: [claims@nbic.com](mailto:claims@nbic.com)
- Fax: 800-343-3375

*Narragansett Bay Insurance Company's products, endorsements, coverages, and limits may vary by state. Please consult your local Independent Insurance Agent. This brochure is not a part of the policy contract.*



Narragansett Bay  
Insurance Company

Narragansett Bay Insurance Company writes insurance through Independent Agents who share our mission of helping responsible homeowners avoid, manage, and quickly recover from unexpected losses. To find an agent near you, visit [www.NBIC.com](http://www.NBIC.com).



Narragansett Bay  
Insurance



P.O. Box 820, Pawtucket, RI 02862  
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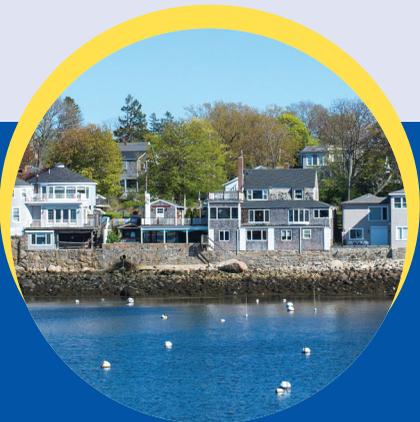
*You're Home With Us.*

## Company Focus and Overview

Narragansett Bay Insurance Company has one focus – to responsibly write homeowners insurance in coastally exposed areas along the Eastern seaboard. NBIC aims to provide superior customer service and fast and fair claims handling. Featuring industry leading analytics, careful and thorough risk selection, and innovative technology, at NBIC, *You're Home With Us.*

## ShelterPride® Home Surveys

ShelterPride® is a value added homeowners program uniquely provided to NBIC customers. It ensures that both your Independent Insurance Agent and NBIC have accurate information on your home so that you have the right amount of protection. The ShelterPride® program directly supports NBIC's initiative to increase awareness on how to prevent a loss in your home. By conducting a detailed safety report of your home, we help you identify and correct hazards that may cause property damage or injury to your family and guests.



## Mariner Plus Endorsement

The Mariner Plus Endorsement, exclusive to NBIC, bundles several additional coverages and offers great value when added to the homeowners insurance policy. Highlights of this endorsement include:

Coverages Added:

- Backup of Sewers and Drains coverage
- Food Spoilage
- Tree Removal
- Personal Injury coverage
- And more

Coverage Limits Increased:

- Personal Property
- Personal Liability
- Medical Payments to Others
- Increased Special Limits of Liability for Jewelry, Watches, Furs, Silverware, Money, and more

## Personal Umbrella Liability

In addition to offering liability limits of up to \$1 million on the homeowners policy, NBIC also offers personal umbrella liability coverage by way of endorsement. This endorsement provides an additional level of coverage above the limits in homeowners and automobile policies. By adding this coverage, you may be protected against large judgements for loss, injury, or even death. NBIC offers this extra layer of protection at limits of \$1 million, \$2 million, and \$5 million.



## Value Added Coverages

NBIC provides much more than “standard” homeowners coverage and strives to meet the ever-evolving needs of today's homeowners. Valuable coverage additions and offerings include the following:

### Home Systems Protection

NBIC includes Home Systems Protection coverage on all homeowners policies. Mechanical breakdowns are not covered by standard homeowners policies and costs of repairs or replacement can be high. This valuable coverage provides a unique protection against what would otherwise be a coverage gap.

### Service Line Coverage

Service Line Coverage pays to repair or replace homeowner-owned, exterior underground water, gas, and sewer piping, electrical service lines and data lines that fail or are accidentally broken. This optional coverage gives policyholders additional peace of mind at an affordable cost.

### Guaranteed Replacement Cost

If a home is destroyed by a covered peril, the Guaranteed Replacement Cost Coverage option will provide coverage to repair or rebuild the home as it was before even if the cost exceeds the policy's dwelling limit.

