

## Homeowners Insurance from a Locally-Based Company

We've been serving Colorado customers since 1950 when a group of farmers started the company to provide affordable, reliable insurance to Colorado farmers and ranchers. Word swiftly spread about the value and exceptional service Farm Bureau® Insurance offered and the company quickly grew.

Today, Farm Bureau® Insurance provides auto, homeowners' and farm/ranch insurance across Colorado, while remaining true to our roots.

You need an insurance company that not only works as hard as you do, but also understands the unique risks that come with living in Colorado. Farm Bureau® Insurance has a long history of providing outstanding customer service and quality insurance products at competitive rates.

**Protecting the Colorado Way of Life.™**

## Your Coverage. Farm Bureau Service.

### *Homeowners from Farm Bureau® Insurance*

At Farm Bureau® Insurance, our work is built on a promise to you. This exceptional policy helps protect everything that a homeowner needs.



## Homeowners



[www.cfbinsurance.com](http://www.cfbinsurance.com)

AU-BR [02/2025]  
Colorado Farm Bureau® Insurance Company, Centennial, CO  
Southern Farm Bureau® Casualty Insurance Company  
Southern Farm Bureau® Life Insurance Company, Jackson, MS



**Auto • Home • Life  
Farm • Ranch**

**As a Colorado insurance company, we understand the unique risks that come with living in Colorado. Our Homeowners insurance program offers many coverage options for protecting your home and personal property.**

### **Dwelling**

Coverage for damage to your primary private residence

### **Other Structures on the Premises**

Coverage for damage to other structures on the residence premises which are set apart from the dwelling by clear space and are used in connection with the primary residence, and not used for business

### **Personal Property**

Coverage for damage to certain personal property, such as, furniture, clothing and other personal possessions

### **Personal Liability**

Coverage that protects you and your family against a claim or lawsuit for bodily injury or property damage caused by an accident for which you are legally liable

### **Medical Payments to Others**

Coverage for reasonable and necessary medical expenses if someone who does not live with you is injured while visiting your home or as a result of the unintentional actions of you, a family member or your residence employee

### **Loss of Use**

Coverage for necessary increases to living expenses you incur if your home is damaged by a covered loss and deemed uninhabitable, or while a civil authority prohibits you from living in your home because a peril insured against caused direct damage to a neighboring premises

## **Optional Additional Coverages**

### **Scheduled Personal Property**

Provides increased limits and broader coverage for Jewelry, Guns, Fine Arts, Silverware, Stamps, Coins and other items

### **Personal Injury**

Provides coverage for personal offenses such as slander, libel, false arrest, detention, imprisonment, malicious prosecution, or wrongful eviction

### **Personal Excess Liability**

Provides increased liability coverage to protect you and your family in the event of a catastrophic lawsuit or judgment

### **Country Home® Program**

Provides coverage for some risks that are normally excluded, if your residence property includes these types of additional exposures:

- Acreage used for pasture, hay, crops or some other agricultural use
- Agricultural-use buildings and structures
- Livestock
- Mobile agricultural equipment
- Tools and equipment used to maintain your residence property with agricultural exposures

### **Loss Assessment**

Provides limited coverage for your share of a loss assessment that an association of property owners charges you to cover a covered direct loss to property owned by all members collectively

## **Available Coverage Forms**

### **HO-2, HO-3 and HO-5 Homeowners Forms**

Designed to protect owner-occupied, single family dwellings

### **HO-4 Renters Form**

Designed to protect renters, where there is no ownership in the real property

### **HO-6 Condo Owners Form**

Designed to protect condominium owners, where there is limited responsibility for the property's exterior

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Be sure to discuss your policy limits and coverages with your local Farm Bureau® Insurance agent, who can assist you in getting the coverage you need to protect your home and family.

**The**  **Promise**

**Local People. Great Rates. Friendly Service.**

