HOMEOWNERS CLAIM GUIDE

Rated A- (Excellent) by A.M. Best for financial strength

NASDAQ: NGHC (National General Holdings Corp.)

Rated A+ by the Better Business Bureau

Unmatched SERVICE

You're more than a policyholder. With NatGen Premier, you can expect to be treated like a Premier Client through our concierge claim service or any time you interact with us.

Whether you own a wide-open Craftsman or a sustainable contemporary custom, NatGen Premier protects homes valued up to $10,000,000 and the valuables within. A home is more than just the roof over your head. It's where your family creates, tells and lives their stories.

HERE ARE SOME OF THE EXAMPLES OF WHAT YOU SHOULD EXPECT AS A NATGEN PREMIER CLIENT:

- You can report a claim by phone or online 24 hours a day, any day of the year.
- You can chat online with a claim service specialist.
- You will hear from your assigned claim specialist within a few hours of loss notification.
- We take a consultative approach to ensure your needs are understood.
- Knowledgeable, local field specialists will promptly inspect damages.
- You have the option to select from a national network of certified restoration specialists.
- We strive for a rapid resolution of temporary housing needs.
- A three year workmanship warranty is automatically included on repairs done by certified restoration professionals.

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INCLUDED COVERAGES

- **Guaranteed Replacement Cost** – Ensures that your home will be fully repaired or rebuilt without accounting for depreciation, even if the cost exceeds your policy limits. Some exceptions may apply, please read the Homeowner policy for more details.
- **Contents Replacement Cost** – Covers the cost to fully repair or replace the contents of your home without depreciation.
- **Water Backup** – Coverage for damages caused by sump pump failure or pipe breakage inside your home.
- **Market Appreciation** – If you elect to schedule your personal property, we provide fair market value coverage, or up to 150% of the agreed value, whichever is higher. We will not pay more than the total limit for that class of property.
- **Refrigerated Items** – Covers against damages to perishable items from power failures up to a reasonable cost, plus an additional $1,000 for non-food items.
- **Damage to Property of Others** – A voluntary payment coverage that applies when there is no legal liability for personal injury or property damage. For example: you host a party and a glass of wine is accidently spilled on your guest's coat; you are covered for up to $5,000 with no deductible.

OPTIONAL COVERAGES

- **Private Collections** – Whether you have a personal collection of art, wine or stamps, this offers the increased limits for your most valuable possessions.
- **Umbrella** – Offers up to $10 million in additional liability protection against lawsuits or significant claims seeking damages beyond your homeowners and auto policy limits.
- **Green Upgrade Coverage** – Offers an additional $50,000 for rebuilding with environmentally friendly upgrades to your home.

IMMEDIATELY AVAILABLE SERVICES

- **Emergency Living Assistance** – We will reimburse you for expenses associated with temporary housing and living expenses like food and transportation if your dwelling is no longer habitable.
- **Temporary Repair Reimbursement** – Your policy covers costs from making temporary repairs to mitigate further damage up to a reasonable amount.
- **Debris Removal Assistance** – Coverage is included for costs of debris removal. Please try not to discard any items before the appraiser is able to view.
- **Emergency Mitigation Services Referral** – We can refer you directly to a reputable, local mitigation service that will make necessary repairs to prevent further damage. These costs are covered by your policy.

PREMIER CLIENT RESPONSIBILITIES:

- **Deductible** – Your policy includes a deductible. We will cover the costs of repair and replacement up to your chosen limits once your deductible has been satisfied. If your loss is greater than $50,000, NatGen Premier will not charge a deductible if your policy deductible is $25,000 or less.
- **Record Keeping** – If you spend any money making repairs to mitigate further damage, obtaining temporary housing or having debris removed, please save all receipts.
- **Mitigate Additional Damages** – You will need to ensure that your property will not be further damaged by exposure to the elements or by leaving your property vulnerable to theft.
- **Take Photos** – If possible, take photos of your damaged property to share with your Premier Claim Specialist.

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FAQs

How are payments made?
We issue a check as soon as we have an estimate of repair costs. In some cases, we can issue emergency payments in advance to cover additional living expenses or temporary repairs made to protect the home.

Why is my mortgage company on my check?
If you experience a larger loss, we are legally obligated to include your mortgage company on the payment because they have an insurable interest in repairing your home. You will need to contact your mortgage company directly for more information regarding the release of the funds to begin the repair of your home.

Why is the payment amount lower than the estimated cost of repairs?
Your policy includes a deductible that must be paid out-of-pocket before NatGen Premier will pay for repairs. This amount has been deducted from the check and will be your responsibility.

If your loss is greater than $50,000, NatGen Premier will not charge a deductible if your policy deductible is $25,000 or less.

How does NatGen Premier determine if my home should be repaired or rebuilt?
We consult with an engineer or building consultant to determine if repairs can be completed while safely maintaining the structural integrity of the building. If your future safety is put at risk by making repairs, we will rebuild your home.

Does my home need to be rebuilt exactly as it was before the damages?
No, you are allowed to make any changes that you want as the home is rebuilt. NatGen Premier is responsible for paying the amount to restore your home to its original state prior to the loss. Any additional costs from improvements will be your responsibility.

Will I be responsible for environmentally friendly upgrades made to my home during repairs?
No, not if you opt for the Green Upgrade Coverage Endorsement. This optional coverage provides an additional $50,000 for the costs of using approved environmentally friendly materials and methods when repairing the damages to your home. This additional coverage does not increase your total limits.

What happens if my home is determined to be uninhabitable?
We will immediately assist you with relocating you and your family to a hotel. If the extent of repairs requires more long-term accommodations, we will assist you in obtaining temporary housing in a convenient location to your permanent home. We will attempt to find housing that matches your current standard of living.

How long is temporary housing provided?
We will cover the costs of comparable temporary housing to maintain your standard of living for the necessary amount of time required to complete your repairs. We will continue this coverage even if repairs extend beyond the date your policy expires.

If my home is uninhabitable, how will my property be secured?
We will mitigate future loss by attempting to secure your property. You adjuster can address any immediate concerns you have about preventing further loss.

How does NatGen Premier determine the value of any contents damaged in my loss?
Your policy automatically includes replacement cost for your home's contents. If an item was obsolete or was not in working or usable condition prior to the loss, we will apply depreciation.

How will the contents of my home be protected while repairs are in progress?
We provide coverage for cost associated with the transport and storage of the contents of your home while your home is being repaired.

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