

# Educators get added value with Horace Mann

*Our Educator Advantage® Program gives educators extra coverages and benefits with their home insurance at no additional charge.*



## Theft of Goods or Money

No deductible on the first \$2,500 of coverage if money or goods for a school event are stolen from you



## Theft from Auto

No deductible on the first \$2,500 of coverage if your property is stolen from a vehicle at school or a school event



## Personal Property

No deductible on the first \$2,500 of coverage if items you use for education are stolen or damaged while away from home



## Replacement of Locks or Keys

Up to \$2,500 reimbursement for replacing your keys or rekeying your locks



## Mortgage/Rent Payment

Up to \$1,000 reimbursement for your mortgage (up to six months) or rent payment (up to three months) if your residence is uninhabitable due to a covered loss



## Same Occurrence

If your home and auto(s) are damaged in the same occurrence, we waive your lowest deductible



## Merit Reducing Deductible

Your deductible is reduced by \$250 if you're claim-free for 5+ years



## Identity Fraud Advocacy Services

If you're a victim of identity fraud, you get unlimited access to a fraud advocate to guide you through the restoration process



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*Horace Mann Insurance Company and its affiliates underwrite Horace Mann home insurance. The benefits and discounts listed are only general descriptions of coverage and do not constitute a statement of contract. Additional terms and conditions, as described in the policy, must be met for the coverage to be provided. Not all discounts and benefits available in all states.*

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