

Your Grange Home, Auto & Life Insurance Overview



INTRODUCING GRANGE INSURANCE

Peace of mind and protection, customized for *your* journey.



Auto • Home • Life • Business



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**OUR MISSION IS TO PROVIDE
PEACE OF MIND AND PROTECTION
DURING LIFE'S UNEXPECTED EVENTS.**

SEEING YOU FOR YOU

The peace of mind and protection that Grange Insurance provides when the car breaks down on the highway or when a storm blows the shingles off the roof reaches further than that car or house – after all, it's *your* car. It's *your* house. We know what it feels like to face unexpected events, and we know that every experience is unique.

PROTECTING YOUR THINGS

Choosing to be covered by Grange means you'll rest easy knowing that in the moment of truth, we are there for *you*. It may be just a house, but it's *your* house – where you host friends and family or where you can just lose yourself in a good book. We protect more than just things, because they're *your things* and what you care about deserves the right insurance.

AND THE STORIES YOU'LL TELL

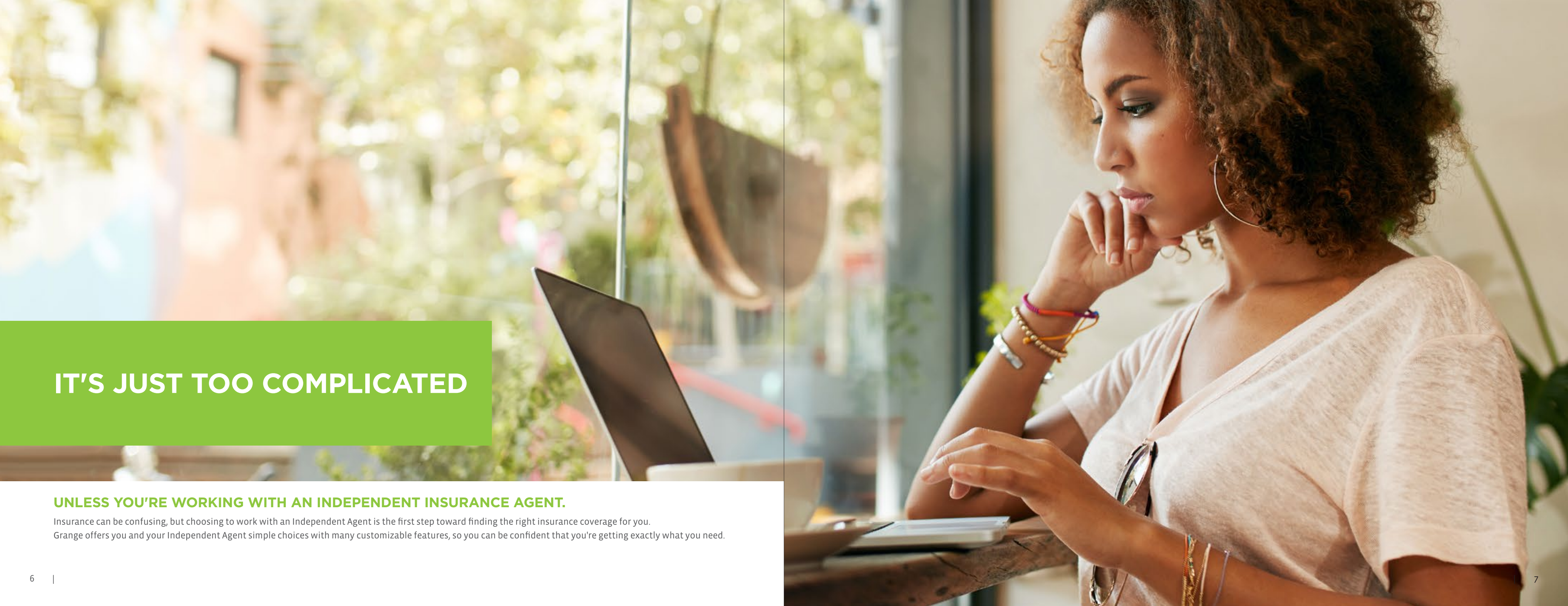
Every day, we are faced with forks in the road. Sometimes we have to choose between very different paths. The paths we choose to travel ultimately become central to our life journey. And we tell stories about that journey – they define us as individuals. Finding out after a storm has leveled our garage that we didn't choose the right insurance coverage – or insurance carrier – leads to a very different story than we might want to tell. At Grange, we want the story at your moment of truth to be one of *peace of mind and protection*.

Since 1935

With humble beginnings insuring central Ohio's farming community, today we serve policyholders across 13 states. With an "A" Excellent rating from A.M. Best spanning 50 years, and \$2 billion in assets, Grange has the strength and stability of a large insurance carrier and the local, personalized service of a small company.



**THE STORIES WE TELL
START WITH THE CHOICES
WE'VE MADE.**



IT'S JUST TOO COMPLICATED

UNLESS YOU'RE WORKING WITH AN INDEPENDENT INSURANCE AGENT.

Insurance can be confusing, but choosing to work with an Independent Agent is the first step toward finding the right insurance coverage for you. Grange offers you and your Independent Agent simple choices with many customizable features, so you can be confident that you're getting exactly what you need.



IT'S JUST A JOB

UNLESS THE JOB IS BEING A TRUSTED ADVISOR.

Independent Agents choose their insurance carriers based on competitive advantages, which means they can bring the most competitive coverages to their client – you. Grange's competitive advantage will never be "cheap," because Independent Agents know that "cheap" insurance is rarely in your best interest. Agents who carry Grange have made the decision to help individuals find the best, most affordable coverage for their unique and changing needs. And it's not a job they take lightly.

A TRUSTED ADVISOR?

Grange believes a trusted advisor can help you make a more informed decision when buying insurance – that's why we only offer our insurance through Independent Agents. Your Independent Agent will help you determine the best coverage for your growing and changing needs, making sure you're always covered.

Independent Agents also understand what you're going through. They have the expertise to walk you through unfamiliar insurance terms (what's an underwriter, anyway?) and the knowledge to be able to explain exactly what you can expect from your coverage. Plus, they'll provide the personalized, friendly service you expect when making these important purchases.

“We have been with Grange for over 25 years. We find the prices are right and our Agent is easy to work with. They are available for questions and coverage changes. We feel protected.”

– Jack • Grange Policyholder, TN



OK, SO WHY GRANGE?

At the end of the day, we are just like you. We want to insure our belongings and protect our loved ones. We have accidents on the road and feel the impact of Mother Nature. Our associates have had good and bad claims experiences with other carriers. We use these stories to remind us how positive *your* experience can and should be. You can trust we will follow through on three key factors that make us different from bigger insurance carriers:

Customizable, Affordable Coverage

If you've been with other carriers, you may notice that you're paying for extra coverage in your policy that you don't need. Why pay for fireplace coverage when you don't have a fireplace?

With Grange, we're not cookie-cutter with our insurance: you pick the coverage you want to protect the things you care about. But customizable options doesn't mean you need to pay more to get great coverage – our standard features provide excellent value and protection.

Support, How and When You Need It

If you need to file a claim, our claims representatives are standing by to take your call. You can also file a claim on our website (grangeinsurance.com) and someone will reach out to you directly. The status of your account – and any claims – will always be available to view through your online account. If you need us, we're here for *you*.

Dedicated, Local Claims Service

If the worst happens, we have a claims team nearby and a representative who can come to you quickly. When you call us to make a claim, you're dealing with a well-trained professional who knows specific coverages. If you're calling for a claim on your vehicle, you'll speak to someone trained to deal with *your* specific type of claim.

We know the heartbreak of losing your first car, or the frustration of a storm damaging your home. We've been there, too. It may just be a house, or just a car, but it's *yours*, and it deserves the kind of protection you would give something you care about.

Coverages described herein may not be available in all states. Please contact a local independent Grange agent for complete details on coverages and discounts. If the policy coverage descriptions herein conflict with the language in the policy, the language in the policy applies. Policies underwritten by Trustgard Insurance Company, Grange Indemnity Insurance Co., Grange Mutual Casualty Company, Grange Life, Grange of Michigan*, Grange Property and Casualty*. All companies are members of the Grange Mutual Casualty Group. WE RESERVE THE RIGHT TO REFUSE TO QUOTE ANY INDIVIDUAL PREMIUM RATE FOR THE INSURANCE HEREIN ADVERTISED. *Not licensed in Pennsylvania.

1 CUSTOMIZABLE, AFFORDABLE COVERAGE

2 SUPPORT, HOW AND WHEN YOU NEED IT

3 DEDICATED, LOCAL CLAIMS SERVICE



Auto • Home • Life • Business



TOGETHER IS BETTER

THE SAME IS TRUE FOR YOUR INSURANCE COVERAGES.

When you bundle your home and auto insurance with Grange, you'll have peace of mind knowing your coverage is housed in one place – meaning fewer calls and less paperwork. Whether it's your ground-up dream home or the car you've been driving since you were 16, Grange has just the right coverages that can work together to support *your* unique needs. Bundling can help you save more than 30%, too, giving you more freedom to invest your time and money living your life.

BUNDLE HOME AND AUTO?

It's easy to forget how much you rely on your home and car until something goes wrong and you need to file a claim. We've created our home and auto insurance to fit your unique, individual needs. Plus, our easy claims process lets you focus on your life, not waiting by the phone for a claims adjuster. And if you chose to bundle your insurance (home/auto/life/business) you'll save more money and gain peace of mind knowing your insurance is together in one place.

Your Independent Agent will help you walk through your options and help you decide exactly what's best for you.

“Grange’s very personable staff has, on the few occasions I’ve needed to make a claim, been supportive, instructive and above all, helpful. My situations were taken care of with courtesy and personal attention that has gone far above my expectations.”

– Mitchell • Grange Policyholder, OH



GRANGE HOME INSURANCE

Homeowners, renters or condo insurance isn't just about protecting the structure you live in. The memories you've made in your home are just as important to us. From the kitchen where you made your first Thanksgiving dinner to the patio where you made new inside jokes with old friends, our coverage options can help you protect the "remember when?" moments.

We believe in the power of choice. That's why our insurance isn't a one-size package for you to fit in. We offer primary levels of insurance, for those who know exactly what they need to those who are looking for a little more. Plus, we have a variety of additional options you can add to your coverage to make the perfect fit.

Identity Theft Coverage

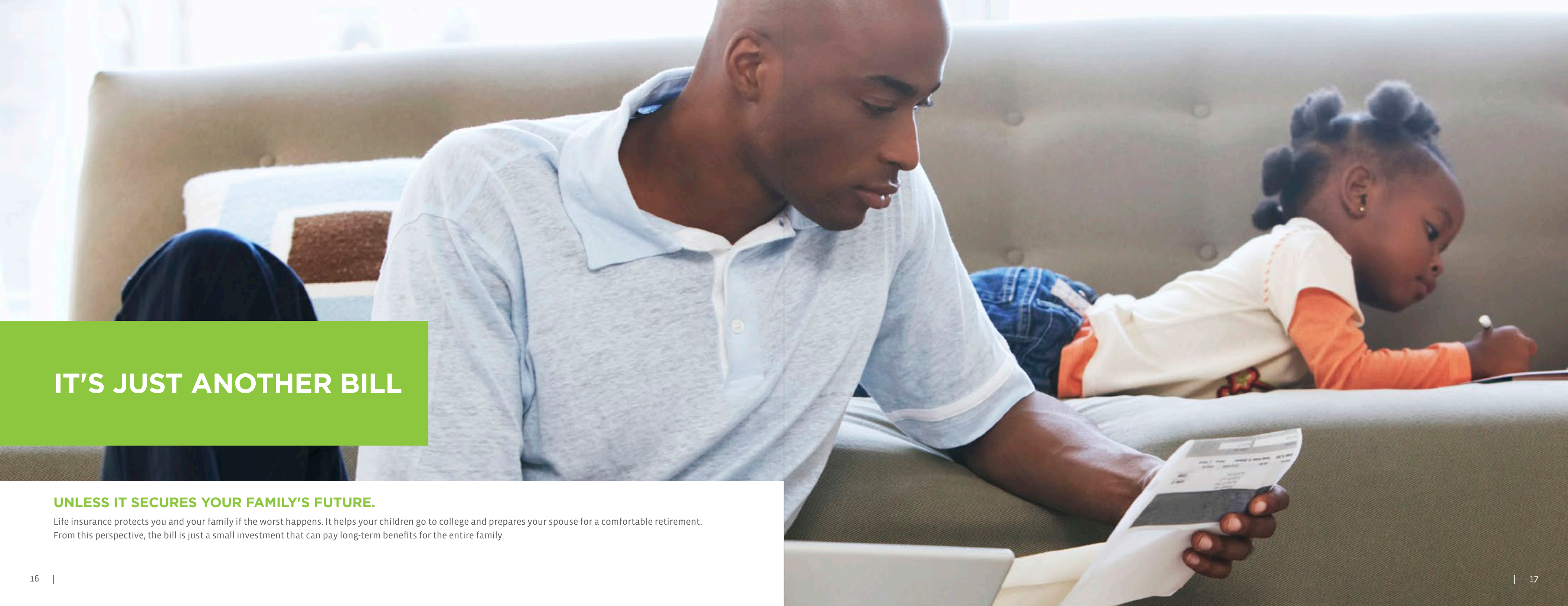
This coverage is available through both our home and auto insurance. With our lives becoming more digital every day, thieves are always looking for new opportunities to steal your identity. We've partnered with industry expert IDT911 to provide valuable resources to help protect yourself and your family from identity theft, plus comprehensive data breach protection and remediation services – meaning you'll have the support you need to get your identity back.

GRANGE AUTO INSURANCE

We all know that if you drive, you need insurance. From cross-town commutes to weekend roadtrips, protecting your main source of transportation with insurance is just as important as regular maintenance checks. You've probably seen a car broken down on the side of the road. In that moment, wouldn't you want your insurance there to help?

Our standard coverage gives you the protection you need after an accident, but it's just the beginning. From protection for your four-legged friend to financial coverage for roadside emergencies, you choose the coverage you need, and we'll be there to deliver on it.





IT'S JUST ANOTHER BILL

UNLESS IT SECURES YOUR FAMILY'S FUTURE.

Life insurance protects you and your family if the worst happens. It helps your children go to college and prepares your spouse for a comfortable retirement. From this perspective, the bill is just a small investment that can pay long-term benefits for the entire family.

GRANGE LIFE

You're never too young or too old for life insurance. Whether you want to leave an inheritance for your family or help them pay off student debt and mortgages if you pass unexpectedly, Grange offers a variety of coverages for your current needs and what your family will need in the future. Here is an overview of what you can expect from life insurance:

Supports the unexpected

Your family won't be burdened with the stress of how to pay for the funeral or other final expenses.

Provides a fresh start

By helping to pay off credit card bills, outstanding loans and even the mortgage, life insurance gives your family a clean slate.

Generates income

Your family can continue to pay for life's necessities for years to come.

Offers flexibility

Family members may take time off from work or transition to a more adaptable work schedule.

Creates opportunities

Funds may be used to start a business or pay for schooling to train for a new career.

Funds the future

Future goals, college education for your children or a comfortable retirement for your spouse may be obtained with insurance proceeds.

Leaves a legacy

You have the chance to leave future generations a legacy of long-term financial security.

Offers options to match your needs

We have multiple life coverage options so you can match how you're using your insurance and how you want to invest. Our primary types of life insurance include: Term Life, Whole Life & Universal Life.

"I have done business with Grange for years and just love how they treat myself and my family. The folks that work there really care about you and you're not just a number."

- Brenda • Grange Life Policyholder, PA

All life policies are underwritten by Grange Life Insurance Company, Columbus, OH, and are subject to underwriting approval. Not available in all states.





IT'S JUST A PHONE CALL

UNLESS YOU'VE JUST BEEN IN AN ACCIDENT.

The time between dialing and the first ring feels like ages when you're calling to file a claim. You're looking for responsiveness and for someone to understand the difficult situation you're suddenly in. That's where Grange comes in – where we can confirm that you've made the right choice in choosing Grange in the moment of truth.



YOUR GRANGE

When you purchase coverage through Grange, you're also getting peace of mind that we'll take care of you when you need us. We have a variety of resources that let you take control of your coverage, from online account access to how you pay your bill.

My Grange

Access your account online! We know life isn't 9-5, that's why you can access what you need at anytime, anywhere with a mobile-friendly website.

- Make online payments
- Review payment history
- Sign up for Electronic Funds Transfer
- Report and track a claim
- Sign up for billing alerts
- View policy and billing information
- Print ID cards
- Access important policy documents

Claims

We hope you'll never need to file a claim, but if you do, we want to make the process easy for you. You have a few options for filing a claim:

- Call your Independent Agent
- Call Grange's 24-Hour Loss Reporting Center at (800) 445-3030
- Visit www.grangeinsurance.com

After you report your claim, Grange will contact you to start the claims process, which includes:

- Scheduling an inspection of your damages
- Keeping you informed of the payment process and repair options
- Resolving your claim quickly

Billing and Easy Pay (EFT)

You may choose to pay your account balance in full, a minimum payment amount, or any amount in between. Minimum payments are billed for the first 10 months of the policy term.

EFT (Electronic Fund Transfer) is also available for your convenience. Minimum payments are withdrawn monthly for the 12-month policy term, avoiding any billing service charges. A withdrawal reminder notice is sent every month.

“I'm about to celebrate my 70th birthday. I have been a Grange Insurance customer since I was 16 and got my first license. Never a problem.”

- Larry • Grange Policyholder, OH



COMMITTED TO OUR COMMUNITY

We're committed to serving the communities where we work and live. And we believe in lending a hand to organizations that transform lives, provide comfort and enrich the community. Primarily, we focus on supporting 501(c)(3) organizations focused on health and human services, education, arts and community programs. Grange has been recognized for the following awards based on our service to the community:

2016 Service Recognition

- Women for Economic Leadership & Development (WELD) Central Ohio Leadership Census Award
- United Way of Central Ohio Leadership Giving Award

2015 Service Recognition

- LifeCare Alliance, Employee Volunteerism Award
- St. Vincent Family Center, Community Partner Award
- United Way of Central Ohio, Live United 365 Award

2014 Service Recognition

- Business First Corporate Caring Arts Award
- Pillar Awards, Nonprofit Board Executive Award
- United Way of Central Ohio Employee Volunteerism Award



\$90,000+

IN CHARITABLE PRINTING SERVICES FOR DOZENS OF NON-PROFITS



50%

OF GRANGE OFFICERS SERVED ON NON-PROFIT BOARDS IN 2015



2,400+

HOURS VOLUNTEERED BY OUR ASSOCIATES



\$1,000,000

IN NON-PROFIT DONATIONS



IT'S JUST INSURANCE

UNLESS IT'S GRANGE INSURANCE.

Because the stories *you* tell start with the choices you've made – choose Grange.
Peace of mind and protection during life's unexpected events.

Grange Corporate Headquarters: 671 S. High Street, Columbus, OH 43206 • (800) 422-0550 • grangeinsurance.com

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Grange
Insurance®

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