

# Educators get added value with Horace Mann

*At Horace Mann, we're committed to helping America's educators protect what's important to them. That's why our Educator Advantage<sup>®</sup> Program offers educators great benefits with their auto and home insurance at no additional charge.*



## ***With our auto policy***

### **You'll be reimbursed:**

- The cost of a replacement car if your new car is declared a "total loss"
- Up to \$35 for transportation if you find yourself away from home and you feel you can't safely drive

### **You'll pay no deductible for:**

- Covered vandalism losses on or near school property or while at a school-sponsored event
- A collision claim on or near school property or while at a school-sponsored event
- A collision claim with another vehicle insured by Horace Mann

### **You'll receive:**

- Additional coverage if you purchase our Emergency Road Service coverage
- Liability coverage when transporting students in a vehicle we insure
- Up to \$1,000 in personal property coverage if items you use during your work as an educator are stolen or damaged while in your car
- Up to \$1,000 for veterinary bills or related expenses if your pet is injured or dies as a result of injuries sustained in a covered accident



## ***With our home policy***

Your lowest deductible will be waived if your home and auto(s) are damaged in the same occurrence.

You're covered if money or goods for a school-sponsored event are stolen while they're in your possession.

### **You'll be reimbursed for:**

- The replacement of keys or rekeying of locks for your home and auto if your keys are stolen
- Your monthly mortgage or rent payment if your residence is uninhabitable due to a covered loss

### **You'll pay no deductible on the first \$1,000 of coverage:**

- If your personal property is stolen from a vehicle that is parked on or near school property or at a school-sponsored event
- For a covered loss if your personal property is being used for educational activities away from home

*Call or visit me at  
<https://go.oncehub.com/HMworkshop>  
to learn more or to get a quote.*

*Horace Mann Insurance Company and its affiliates underwrite Horace Mann auto and homeowners insurance. The benefits listed are only general descriptions of coverage, do not constitute a statement of contract, are subject to terms and conditions and may vary by state.*