AMERICAN DREAMS

FINDING THE FEARLESS
Incredible dreamers who inspire their communities.

SAFETY STARTS AT YOUR DOOR
Your doorbell could be the answer to a safer home.

PREPARE MORE, WORRY LESS
Tips to equip you for the unexpected.

REJUVENATE YOUR SPACE
Easy ways to breathe new life into your home.
Dear Dreamer,

It’s wonderful having you as a part of our American Family! And, I’m glad that you’ve chosen a different kind of insurance to protect the dreams that mean so much to you.

At American Family, we’re always on the lookout for smart ways to go beyond your policy to help you protect what matters most — and help you keep taking steps towards the life you’ve always imagined.

It’s one of the reasons sitting down for a Personal Insurance Review with your agent is one of the smartest things you can do. Side-by-side, you can make sure your protection fits where your life is headed and see that you’re getting all the savings you possibly can. It’s a great time to check in, catch up, and gain confidence that you’re protecting what matters most — something every dreamer deserves!

DREAM FEARLESSLY,

Jack C. Salzwedel
Chairman, CEO and President
American Family Insurance

PURSUE YOUR DREAM
at amfam.com/dreams

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FINDING THE FEARLESS

Meet incredible dreamers who are inspiring their communities.

Football star, JJ Watt. Basketball hero, Kevin Durant. Baseball legend, Derek Jeter. This fall, American Family Insurance’s brand ambassadors joined together to live out American Family’s belief in one, powerful truth: every fearless dreamer deserves a champion.

Flip the page to meet the incredible individuals behind American Family’s TV spots who are inspiring their communities to dream fearlessly.
WE WERE MOVED TO TEARS

“When JJ Watt, Kevin Durant and Derek Jeter visited us at With Love Market. It was one of the best experiences of our lives to get support from people who we admire, who also had to put in hard work to pursue their dreams.”

WHAT KEEPS US FOCUSED ON OUR DREAM

“We live in this neighborhood, and we want it to be better for our neighbors. We don’t want people to be less healthy than they could be just because they live in a certain part of town and don’t have options.”

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OPENING LOVE MARKET’S DOORS

“Twelve banks turned us down before we could figure out financing to get started. Andrew gave up everything to put his heart into this — his car, his home, his personal savings. It’s been challenging, but it’s worth it. We believe the value is greater than the cost.”

What gets me up every morning

“The average age of a homeless person in the U.S. is nine years old. And on average these kids move three to four times a year. With each move, it’s estimated that they fall behind four months academically.”

My heart leapt out of my chest

“When JJ Watt, Kevin Durant and Derek Jeter surprised me while I was tutoring the kids. The fact that they were in a park with us, reading stories, doing fractions and multiplication — that’s something these kids are going to remember for a lifetime.”

Charles Evans knows exactly what his students are going through because like them, he too grew up homeless. It’s why he’s devoted his life to giving back to the community as the Regional Director of School on Wheels, a non-profit that provides tutoring services and educational opportunities to homeless children.

What keeps us focused on our dream

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Opening love market’s doors

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School on wheels

One Man’s Dream to Educate Homeless Students

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WHAT GETS ME UP EVERY MORNING

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Seeing my dream in action

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The average age of a homeless person in the U.S. is nine years old.
SAFETY STARTS AT YOUR DOOR

Could the lowly doorbell be your answer to a more secure home?

Meet Ring™ — the video doorbell that lets you answer the door from anywhere using your smartphone — and one of American Family’s partners in smart home tech. Dan Reed, Managing Director of the American Family Ventures team, shares his take on what Ring means for safer families and more fearless dreams.

Question 1
How does the Ring™ Video Doorbell work?
A: “The cool thing about Ring is it’s not just a doorbell, it’s also a convenient, easy-to-use security system. Whether you’re at home, work, or traveling anywhere in the world, you can answer the door with your smartphone. And the device has an HD camera with night vision so you can check on your home, and any activity surrounding it, day or night.”

Question 2
What makes Ring™ different from other home security systems?
A: “Ring is special in that it proactively protects against theft. It’s believed that most home break-ins start at the front door and studies show 60% of burglars would avoid a target if they thought people were home. While other security devices alert you after a break-in occurs, Ring serves as a first line of defense so you can answer the door even if you’re not home.”

Question 3
You have a Ring™ device at your house. What’s been your experience?
A: “I ordered the Ring Doorbell because it’s just cool! I like the idea of theft prevention and understand the value in preventing such activity.”

Question 4
What do innovations like Ring™ mean for the future of keeping people safe?
A: “I think innovations like Ring are only going to grow in importance because protecting people’s lives and dreams requires a proactive approach. It’s one of the main reasons our innovation team at American Family is dedicated to researching and partnering with companies like Ring. Every single one of our customers deserves to feel safe and empowered in protecting their loved ones.”

OPEN THE DOOR TO A SAFER HOME WITH AMERICAN FAMILY AND RING™

With an American Family home, condo or renters policy, you can save $30 on a Ring Video Doorbell! And once your Ring Video Doorbell is installed, you may also qualify for up to a 5% savings on your policy, depending on what kind of policy you have. Want to know if you qualify? Your agent is the perfect person to talk to.

Want to learn more? Visit amfam.com/ring
Life is full of surprises that can get you off track. But a little proactive planning can make a big difference. With these handy how-tos, you’ll handle sticky situations with confidence and get back to pursuing your dreams.

**Tips to equip you for the unexpected at home or on the road**

Life is full of surprises that can get you off track. But a little proactive planning can make a big difference. With these handy how-tos, you’ll handle sticky situations with confidence and get back to pursuing your dreams.

**HOME SECURITY SYSTEMS DETER**

90% OF BURGLARS.

**RING VIDEO DOORBELL**
Keep your home safe everywhere you go. Learn more at amfam.com/ring

**PROTECT THOSE PIPES!**
Burst frozen pipes can occur even in warm states! These proactive steps can help you avoid water damage and enjoy your cozy home.

- Stay cozy all winter long.
  - Give your furnace some TLC.
  - Change the air filters once a month during cold weather.
  - Make sure your registers and vents are open.
  - Vacuum the register and vent covers every couple months to remove dust and debris.

- Prevent frozen pipes in any climate (even warm ones!).
  - Cover all exposed pipes in crawl spaces and attics with insulation sleeves.
  - Seal cracks in your foundation that allow cold air to reach your pipes.
  - Before cold snaps occur, leave a slow trickle of water flowing through faucets connected to pipes that may be exposed to freezing temperatures.

**SEPTILLION SNOW CRYSTALS FALL EACH YEAR.**

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Handling the unexpected is what your agent does every day. Give them a call to see how bundling your auto policy with home coverage can help you pursue your dreams without interruption and may even save you money.

Travel stress-free this winter.

Install smart home security technologies like Ring™, which lets you see who’s at your door anywhere you are.

Give a trusted neighbor a spare key so they can keep an eye on your stuff.

Unplug your devices and appliances to prevent electrical fires.

Give your furnace some TLC.

Change the air filters once a month during cold weather.

Make sure your registers and vents are open.

Vacuum the register and vent covers every couple months to remove dust and debris.

Prevent frozen pipes in any climate (even warm ones!).

Cover all exposed pipes in crawl spaces and attics with insulation sleeves.

Seal cracks in your foundation that allow cold air to reach your pipes.

Before cold snaps occur, leave a slow trickle of water flowing through faucets connected to pipes that may be exposed to freezing temperatures.
Refresh the look of any room with colorful and decorative light switch plates and outlet covers.

Get creative — they don’t have to match your home’s finishes.

Simple shelving, a few pegboards, and a cabinet or two can make a garage feel brand new.

25% of Americans can’t park in their garage due to clutter.

Update your cabinets with new handles or a fresh coat of paint or stain.

Grab extra handles and paint to make sure your new look withstands many years of memory-making.

Install new tile for a better backsplash or shinier shower.

19.64 billion square feet of tile was sold in 2015. That’s enough to cover nearly 18 million football fields.

**REJUVENATE YOUR SPACE**

**Easy ways to breathe new life into your home.**

Transforming a home, apartment or condo is about more than hammers and nails; it’s about making your space a reflection of the dreams you want to pursue. Whether you’re considering a DIY project or hiring contractors, these tips can give you a head start on revitalizing your home.

**DO IT YOURSELF**

**Energize any room with a fresh coat of paint.**

Splurge a little on high-quality drop cloths, such as canvas or paper-backed plastic; they absorb drips better than plastic or regular bed sheets.

**Install new tile for a better backsplash or shinier shower.**

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**WHEN TO CALL THE PROS**

Get help from an expert to make sure bigger jobs like these are done right — and injury-free.

*Structural additions*  
*Electrical work*  
*Major plumbing repairs*  
*Roof repairs*  
*Window replacement*  
*Tree removal*

Give your agent a call, too — they’ll be eager to champion your hard work and help protect your dream home that reflects your evolving life.

Your agent is also ready to roll up their sleeves. They’d love to help make sure you have the right coverage to support the dreams you have for your home. They can also check to see which discounts you may be eligible for by bundling your home and auto coverage.
A SMART WAY TO PROTECT YOUR DREAMS.

Simplify your life by bundling your auto coverage with homeowners insurance — you could even be eligible for discounts.

Get started at amfam.com or by calling 1-800-MYAMFAM.

American Family Insurance protects what you’ve achieved so you can fearlessly pursue your dreams. We hope this and every issue of American Dreams helps to inspire, protect and restore your dreams.

Please pass this publication along to a friend or family member or recycle it.

24-Hour Claim Reporting
1-800-MYAMFAM (1-800-692-6326)
amfam.com/claims

This newsletter represents only a brief description of available coverages. Coverage features and limits will vary by state. Discounts also vary by state and may not apply to all coverages. Please check with your agent and read the policy for exact details on coverages and exclusions.

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