

Property

Insured against damage due to:

- Fire and lightning
- Windstorms and hail
- Smoke damage
- Freezing damage
- Theft

Liability

Coverage for claims against you such as:

- Injury to others on or off your property
- Property damage
- Liability defense costs
- Medical expenses for injuries to others

Important endorsements

- Additional living expenses when a covered loss makes your home uninhabitable
- Debris removal after a covered loss
- Repairs to protect your property from further damage after a covered loss
- Replacement trees, shrubs, plants or lawn destroyed from a covered loss
- Back up of Sewer, Drain and Sump Pump
- Identity theft protection
- Equipment Breakdown
- Dwelling Replacement Cost
- Personal Inland Marine (for collections, artwork, jewelry and other valuables)
- Fire department service charges to save or protect your property after a covered loss
- Coverage for forgery and counterfeit money and for a covered unauthorized use of credit cards and fund transfer cards
- Coverage for a second home or rental unit
- Flood Insurance
- Earthquake Insurance