

HOMEOWNER'S INSURANCE

What you need to know to protect
you and your family.

Fire policies are not just for homeowners!

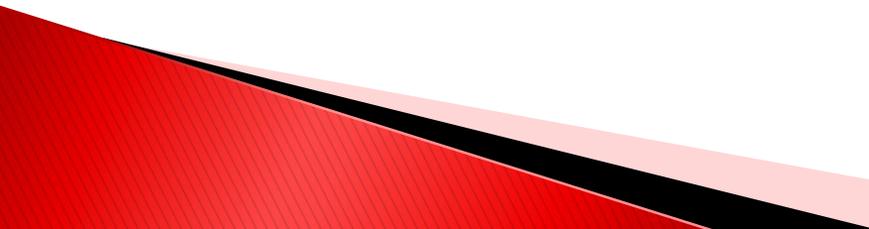
▶ RENTER'S INSURANCE

1. Personal Property Protection
2. Liability Protection
3. Medical Payments Protection
4. Loss of Use
5. Endorsements

*EXTREMELY AFFORDABLE with Multi-line discounts

**Required by smart landlords

RENTER'S INSURANCE (cont.)

- ▶ What is covered
 1. Loss of property due to perils such as theft, vandalism, and fire.
 2. Liability (This becomes more important the more that your assets grow!)
 3. Medical Payments coverage for your guests
 4. Loss of Use (This is very important and the amount of coverage varies based on company, be sure to ask what coverage YOU have.)
 5. Endorsements
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HOMEOWNERS INSURANCE

- ▶ All the coverage of a renter's policy
- ▶ Dwelling coverage including detached structures
- ▶ Required by lending institutions

*Renters and homeowners policies offer very similar endorsements

ENDORSEMENTS

Mold your policy to suit your needs by adding endorsements that may cover a variety of needs and risks. Here are some examples:

- ▶ Identity Restoration
 - ▶ Child Care Liability
 - ▶ Rented Property
 - ▶ Personal Injury
 - ▶ Back up of Water and Sewer
(Cont.)
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ENDORSEMENTS (cont.)

- ▶ Business Pursuits
 - ▶ Earthquake
 - ▶ Additional Insured(s)
 - ▶ Additional coverage for certain items such as jewelry, firearms, electronics and more!
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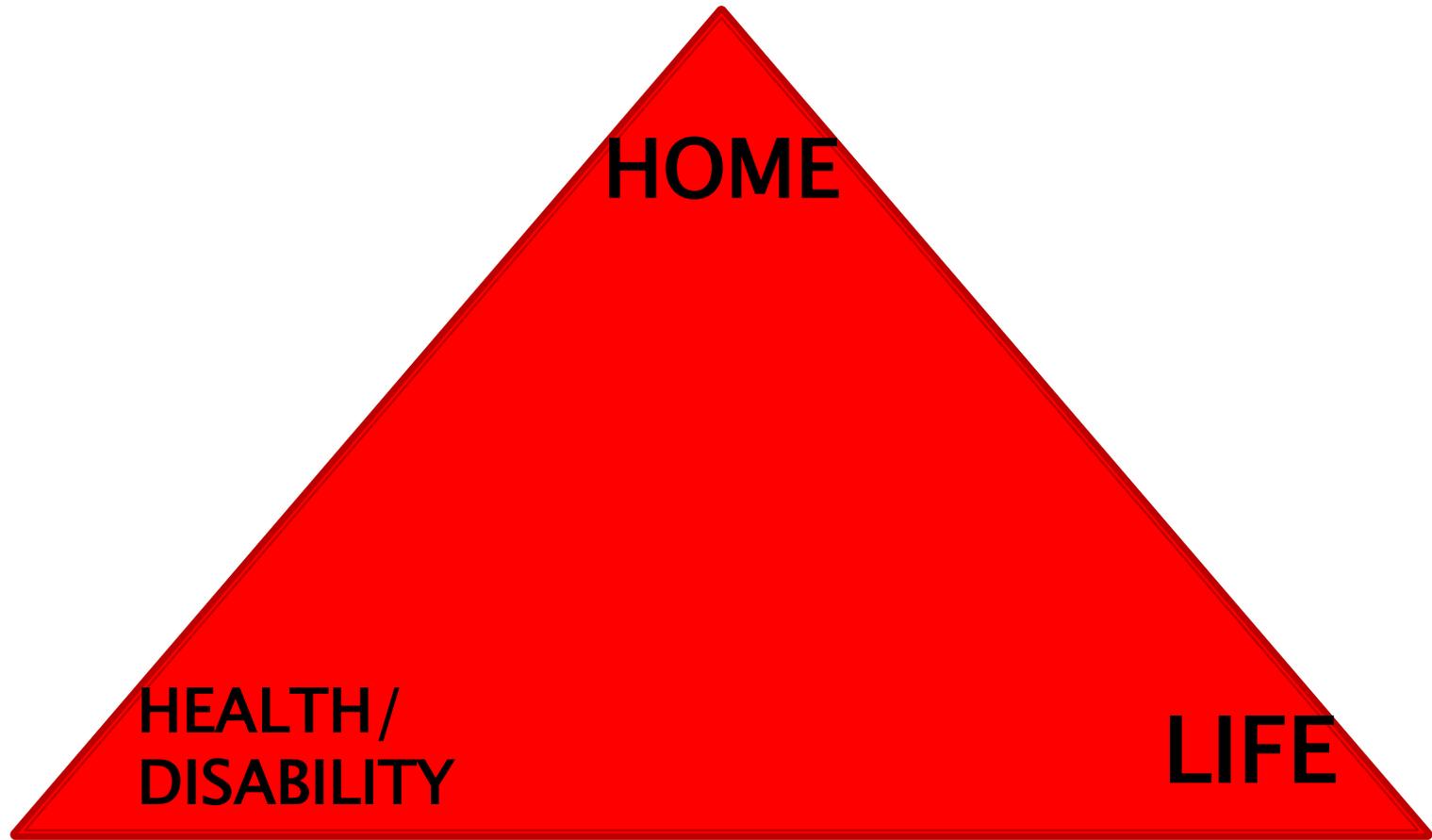
Shop Smart!

- ▶ Replacement cost coverage vs Actual cash value coverage
 - ▶ Deductible– what amount is right for you?
 - ▶ Company variation– reputation, claims satisfaction ratings, stability, etc.
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Fire Policies: Just part of the big picture

Insurance provides a means for people to prepare for the unexpected. Auto insurance and homeowners policies protect us from many perils but, carried alone, leave us at a lot of risk.

CLOSE YOUR GAPS!



Agent Responsibility

- ▶ Insurance agents are licensed and trained to assess your unique needs and assure that you do not have any gaps in coverage
 - ▶ If your agent has not set aside to talk to you about these deeper discussions, ask for an appointment to have a conversation regarding what they can offer you.
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Summary...

- Whether you own or rent your home, fire policies should be set up to protect you and your family
 - Be educated about what company you choose and take your time to adjust your policy to your needs
 - Homeowner's insurance is just the tip of an iceberg containing all of our needs and risks, spend time with your agent to discuss yours.
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