

# HOMEOWNER'S INSURANCE

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

# Fire policies are not just for homeowners!

## ▶ RENTER'S INSURANCE

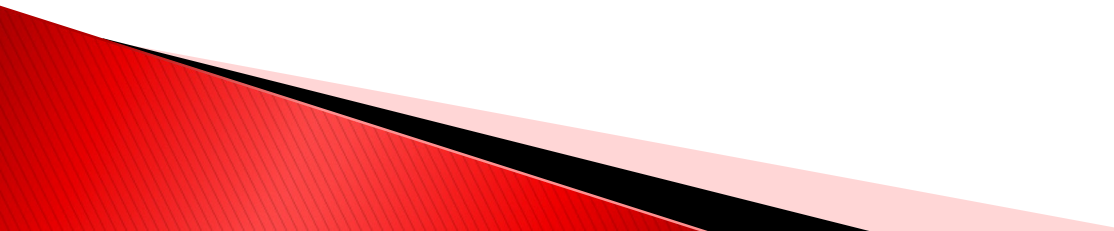
1. Personal Property Protection
2. Liability Protection
3. Medical Payments Protection
4. Loss of Use
5. Endorsements

\*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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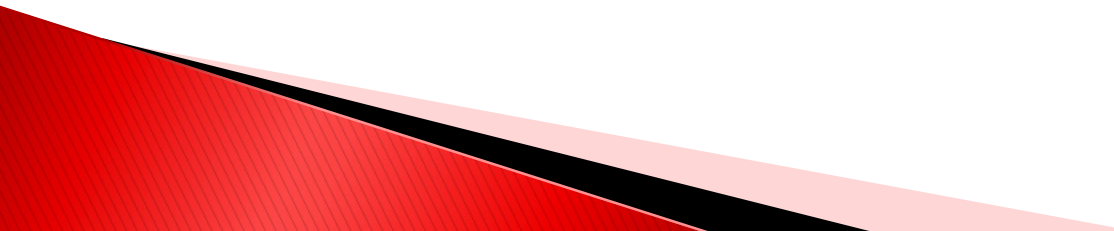
# HOMEOWNERS INSURANCE

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

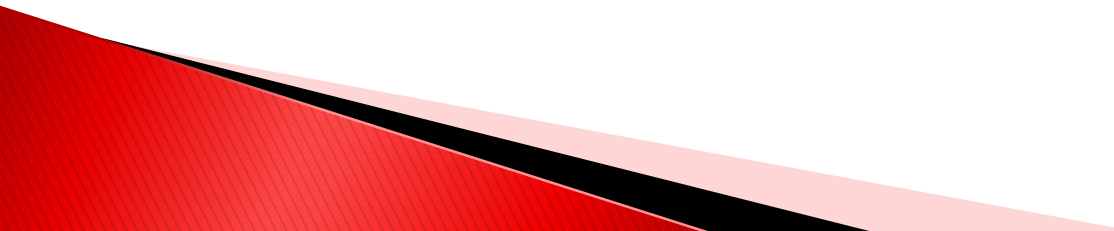
\*Renters and homeowners policies offer very similar endorsements

# ENDORSEMENTS

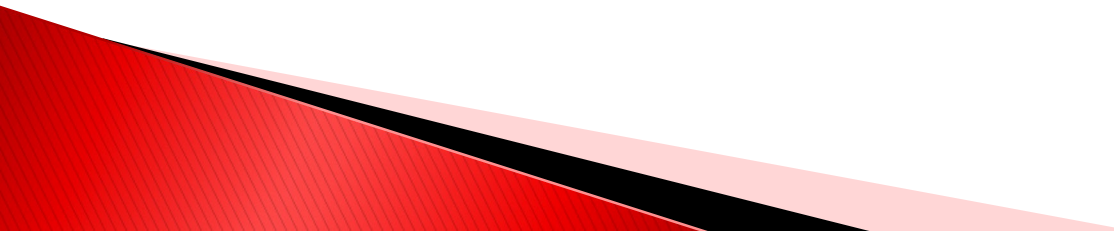
Mold your policy to suit your needs by adding endorsements that may cover a variety of needs and risks. Here are some examples:

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

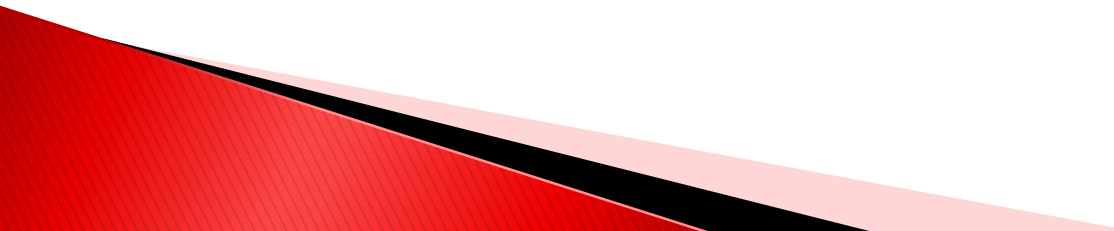
- ▶ Business Pursuits
  - ▶ Earthquake
  - ▶ Additional Insured(s)
  - ▶ Additional coverage for certain items such as jewelry, firearms, electronics and more!
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# Shop Smart!

- ▶ 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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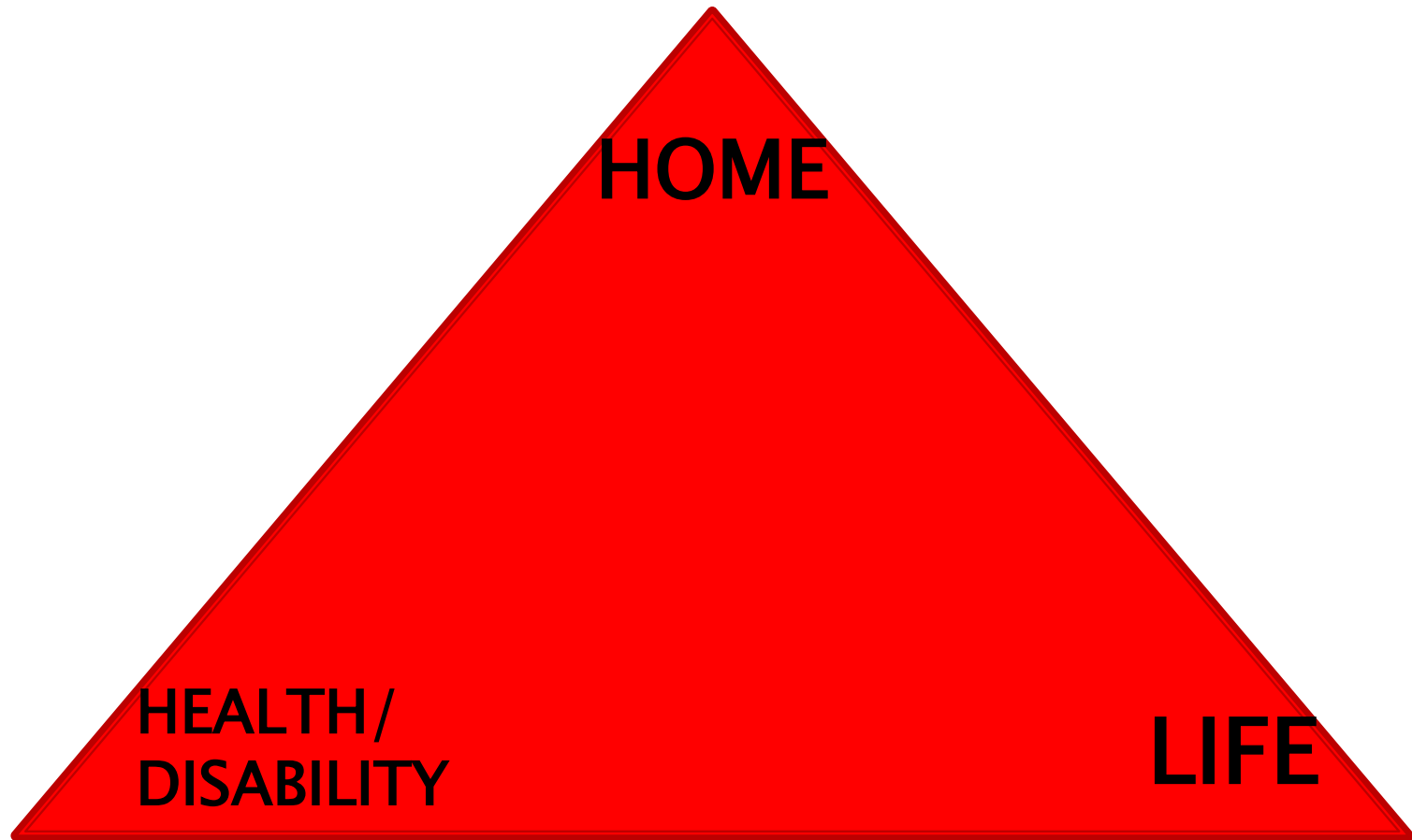
# Fire Policies: Just part of the big picture

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.

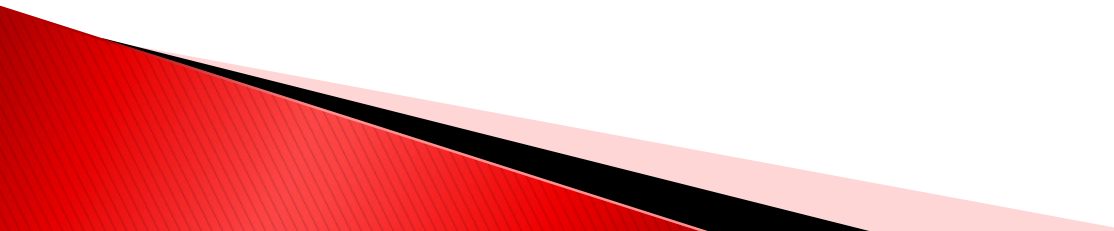




# CLOSE YOUR GAPS!



# 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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