

SELECTING YOUR HOMEOWNERS INSURANCE PLAN

TYPES OF COVERAGE

There are different types of homeowners insurance coverage, including:



**DWELLING
COVERAGE**



**PERSONAL
PROPERTY
COVERAGE**



**LIABILITY
COVERAGE**



**ADDITIONAL
LIVING EXPENSES
COVERAGE**

FACTORS AFFECTING PREMIUMS

Several factors affect the cost of your homeowners insurance premiums, including:



**THE LOCATION OF
YOUR HOME**



**THE AGE AND
CONDITION OF
YOUR HOME**



**THE COST TO
YOUR REBUILD
YOUR HOME**



**THE DEDUCTIBLE
YOU CHOOSE**



**YOUR
INSURANCE
SCORES**



**THE LEVEL OF
COVERAGE YOU
SELECT**



WHAT MAY NOT BE COVERED?

We encourage you to talk to an agent to obtain more specific details about what your homeowners insurance may not cover.

WHAT IS A DEDUCTIBLE?



A deductible is the amount you pay out of pocket before the insurance coverage kicks in. Higher deductibles typically mean lower premiums, but you will have to pay more out of pocket if you need to file a claim.

ADDITIONAL COVERAGE



If you need additional coverage, you may be able to purchase additional endorsements or riders, such as:

- Flood insurance;
- Personal article floater insurance for valuable items such as jewelry or artwork;
- Excess liability.