



CHOOSING THE COVERAGE THAT'S RIGHT FOR YOU

Homeowners insurance may help to protect your home, your belongings, and even yourself in case the unexpected occurs. Distinctive policies include four key types of protection: dwelling, other structures, personal property and liability coverage. It is important to remember that coverage limits and deductibles may apply; however, all policies are NOT the same.



**COVERAGE A
DWELLING & ATTACHED
STRUCTURES**
i.e. garages, cabinets, decks



**COVERAGE C
PERSONAL PROPERTY**
i.e. furniture and clothing



**COVERAGE D
LOSS OF USE OR ACCESS
TO YOUR DWELLING**
i.e. due to a covered loss



**COVERAGE B
OTHER STRUCTURES**
i.e. detached garages,
sheds, fences



**COVERAGE E
PERSONAL LIABILITY**
i.e. property damage and
bodily injury to others



**COVERAGE E - Optional
ANIMAL LIABILITY***
i.e. damages or injuries caused by
your dog or other pet that you own.
*Animal Liability is not always included and may
be excluded depending on breed. Always ask
about animal liability.



**COVERAGE F
MEDICAL**
i.e. payments to others

DEDUCTIBLES

Amount of a covered claim
that is your responsibility.

Hurricane • Windstorm or Hail
Earthquake* • All Other Perils

*Not available on all policies.
Must be endorsed if available.

* Quoted Coverage B, C, and D limits are maintained as a percentage of the Coverage A limit. If the Coverage A limit changes, the Coverage B, C, and D limits will be adjusted accordingly.



WHAT DOES A HOMEOWNERS POLICY TYPICALLY COVER?

A homeowners policy helps protect you from a number of things that can go wrong. Here are some of the most common:



WEATHER

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.



FIRE

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, a homeowners policy can help you repair or rebuild your property.



THEFT OR VANDALISM

A homeowners policy typically covers theft or vandalism of your property. Policies typically include special limits on things such as collectibles, jewelry, and money.

WHAT ISN'T COVERED?

A homeowners policy covers you for many types of loss or damage, but it can't protect you from everything. Here are some examples:



FLOODS ARE NOT COVERED

The quoted homeowners policy does not cover flood damage.



EARTHQUAKE COVERAGE IS OPTIONAL

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your home quote. If you do not see this coverage listed and think you need it, please contact your agent.



IT'S NOT FOR HOME MAINTENANCE

Repairs due to wear and tear or lack of upkeep are not typically covered under a homeowners policy.



PETS MAY NOT BE COVERED DEPENDING ON BREED

Animal liability is not always covered and may be excluded depending on the breed. Always ask about animal liability. You may be held liable for the injuries if your pet bites "or otherwise attacks" a person and the injured person had permission to be on your property.

Contact Absolute Insurance Agency for an insurance quote or help reviewing or adjusting your existing coverages.