



WHAT DOES HOMEOWNERS INSURANCE COVER?

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.

DWELLING COVERAGE

If your home is damaged, dwelling coverage may help to repair or rebuild your home. Some of the risks that are commonly covered include:



FIRE & SMOKE



WIND



LIGHTNING STRIKES



HAIL

OTHER STRUCTURES COVERAGE

Other Structures Coverage may help to repair or replace certain items that are not attached to your home after a covered loss. This coverage may extend to items such as:



SHED



DETACHED GARAGE



FENCE

PERSONAL PROPERTY COVERAGE

Personal property coverage may help to repay you for the value of your belongings or reimburse to replace your belongings after a covered loss. Examples of what Personal Property Coverage may help to protect include:



FURNITURE



CLOTHING



ELECTRONICS

LIABILITY COVERAGE

Accidents can happen, no matter how careful you are. If you are found liable from an injury to someone else or damage to their property, Liability Coverage may cover those costs. This protection may help cover:



A Guest's Medical Bills



Legal Expenses If Sued



An Injured Party's Lost Wage



Cost Of Damage Done To One's Property

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