

# Residential Coverage Tip Form

This form will help you to better understand what is covered or partially covered on a standard Home policy.



## Do you own Boats, Jet Skis, Snowmobiles, Golf Carts, ATVs or Camping Trailers?

Please call our office to discuss coverage for these items. We need to tailor your policy coverage to accommodate the use of these items.



## Is my house covered for all losses?

Your home is insured on a "special form" policy. This provides coverage for all losses EXCEPT those excluded in the policy. Typical exclusions include: flood, earthquake, backup of sewers and drains, water seepage, and wear and tear. Please refer to your policy for a complete description of coverages and exclusions.

## What are some of the items which have limited coverage?

Business property at home	\$ 2,500 limit
Business property away from home	\$ 250 limit
Unscheduled jewelry, watches, furs	\$ 1,000 limit
Silverware	\$ 2,500 limit
Cash	\$ 200 limit
Limited Fungi and mold coverage	\$10,000 property limit/\$50,000 liability limit
Guns	\$ 2,000 limit
Boats and trailers at home	\$ 1,000 limit

\*You may already have enhanced limits, please refer to your policy

## Do you offer identity fraud expense coverage?

Identity fraud expense coverage is available as an endorsement to many of our residential insurance policies for as little as \$3.00 per month. Contact our office for more information.

## Does my policy provide ordinance or law coverage?

Most policies provide up to 10% of your Coverage A limit. Is this enough coverage? In the event of a property loss, this important endorsement can be purchased to provide increased limits of coverage necessary to comply with the enforcement of an ordinance or law in your town. Contact our office for more information.

## Is there coverage if I work out of my home?

There is very limited property coverage and NO LIABILITY coverage for home businesses. However, "Business in the home" programs are available. Contact us for detailed information.

## Do I have enough liability coverage? What is an umbrella policy?

An Umbrella policy, when purchased, will provide excess liability protection over and above your personal liability limits. Contact us for more detailed information.

## Does my mortgage pay my homeowners insurance?

You should check with your bank to see if they escrow for insurance cost. If so, please forward the bill to them for prompt payment. Notify our office of any change in mortgage information.

**Please contact our office with any questions or concerns regarding any aspect of your policy.**



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