

Home Insurance

Silver – Price: \$44.99

Dwelling Coverage: Basic coverage for the structure of your home in case of damage from covered perils like fire, lightning, windstorm, or hail.

Personal Property Coverage: Coverage for your personal belongings, such as furniture, clothing, and electronics, in case of damage or theft.

Liability Coverage: Protection against lawsuits for bodily injury or property damage that occur on your property.

Additional Living Expenses: Coverage for temporary living expenses if your home becomes uninhabitable due to a covered loss.

Gold – Price: \$84.99

Extended Dwelling Coverage: Higher coverage limits for the structure of your home, ensuring you have enough coverage for rebuilding costs.

Enhanced Personal Property Coverage: Increased coverage limits and additional protection for valuable items like jewelry, artwork, and collectibles.

Identity Theft Protection: Coverage for expenses related to identity theft, such as legal fees and lost wages.

Equipment Breakdown Coverage: Coverage for repair or replacement of home systems and appliances due to mechanical or electrical breakdown.

Diamond – Price: \$199.99

Guaranteed Replacement Cost: Coverage that ensures your home will be rebuilt to its original condition, regardless of the cost.

Enhanced Liability Coverage: Higher liability limits and additional coverage for legal expenses related to lawsuits.

Home Systems Protection: Coverage for repair or replacement of major home systems, such as HVAC, plumbing, and electrical, due to mechanical breakdown.

Scheduled Personal Property: Coverage for high-value items like fine art, antiques, and jewelry, with no deductible and broader coverage.

Loss of Use with Full Reimbursement: Coverage for additional living expenses with no time limit, ensuring you can maintain your standard of living during the rebuilding process.