

Homeowner Coverage



Protect your largest investment and get the peace of mind you deserve with a homeowner policy through Armed Forces Insurance.

Homeowner Policy Coverages Include:

DWELLING

Dwelling Coverage includes the structural elements of your home to include walls, roof, flooring, cabinetry, countertops, etc. It also includes coverage for permanently attached equipment, appliances and fixtures.

OTHER STRUCTURES

Coverage for structures on the same premises that are not attached to your home and are not used for business or rental purposes.

PERSONAL PROPERTY

Coverage for furniture, clothing, electronics, appliances, tools, power equipment, and other belongings in your home.

LOSS OF USE

Coverage for necessary additional expenses that you incur if your home is damaged by a covered loss requiring you to reside elsewhere during the repairs, up to your policy's limits.

LIABILITY

Coverage to protect your assets that may be at risk if a lawsuit is filed against you or an accident occurs on your premises resulting in injury or damage to others. Liability insurance also covers legal defense costs for covered losses.

MEDICAL PAYMENTS

Coverage for medical expenses for your guests who are accidentally injured at your home.

Homeowner insurance isn't a "one size fits all" policy. That's why you have an option to add additional coverages that allow you to customize your policy.

Additional coverage options to consider:

- Additional Amount of Insurance for Dwelling
- Personal Property Replacement Cost Coverage
- Business Property and Permitted Incidental Occupancies
- Equipment Breakdown Coverage
- Golf Cart Coverage
- Personal Injury Coverage
- Animal Liability Coverage
- Identity Theft Expense Coverage
- Loss Assessment Coverage
- Schedule Personal Property Coverage
- Increased Ordinance or Law Coverage
- Carports, Pool Cages and Screen Enclosures
- Water Back Up and Sump Overflow Coverage
- Earthquake Coverage
- Flood Coverage

Many credits and discounts may be available on your homeowner policy to include:

- Central Station Burglar and Fire Alarm Discounts
- New Home Credit
- Gated or Guarded Community Discount
- Building Code Effectiveness Grading Credit
- Windstorm Mitigation Feature Credits (i.e. hip roof & hurricane shutters)
- IBHS Fortified for Safer Living Home Credit
- New Roof Credit
- Companion Policy Credit

*Insurance products are underwritten by Armed Forces Insurance Exchange (AFIE), Armed Forces Insurance Agency (AFIA), and its affiliated partners.

Call **800-495-8234** for the right answers from a real person.

Visit: www.afi.org for more information or a no-obligation quote.