

## Homeowners Insurance

### Protects Your Property

- Your home, including additions and built-in components (built-in cabinets, decks, attached garage).
- Unattached structures related to your home. Coverage also applies to fences, driveways, sidewalks and other permanently installed outdoor fixtures.
- Your household property owned by or in the care of any insured. There are special limits for some personal property items (money, securities, watercraft, jewelry, etc.) which can be personalized for your specific needs.
- Additional living expenses incurred when a covered loss makes the insured premises unlivable.
- Many times other specialized coverage is available such as lock replacement, riding lawn mowers, snowblowers, refrigerated food products, and many more. These can be customized to your personal situation, and may even be included at no additional charge.
- Your homeowner's policy can also protect you with flexible liability coverage – protecting you if your negligence results in someone being injured or their property damaged. Coverage can include defense costs, as well as medical payments.
- Also available are personal injury liability, golf cart liability, watercraft liability, and more.

### Did You Know

... according to FBI statistics, a house, apartment or condominium is burglarized once every 15 seconds?

... the average burglar will spend only four to five minutes trying to break in?

### Prevent Home Burglary

- Invest in solid doors and good quality locks on doors and windows, making it difficult and time-consuming for burglars to gain entry.
- Don't hide spare keys under the door mat or under a flower pot. Thieves know all the good hiding places.
- Plant thorny bushes under all windows and trim back any trees or shrubs near doors and windows to eliminate hiding places for would-be thieves.
- Don't leave ladders outside and keep any tools that could be used to break in your home safely locked away in a garage or shed.
- If you are going on vacation or will be away from home for an extended amount of time:
  - Put your mail and newspapers on hold, or have your neighbor pick them up.
  - Put your lights on a timer, or leave a light on. The light above your stove is a good low voltage option.
  - Leave your stereo on a talk station.
  - Program your answering machine to say "we can't get to the phone right now..." instead of "we're not home right now....".
  - Padlock all gates – make your backyard inaccessible.
  - Hire a house sitter.

### Commonly Stolen Items

Cameras, laptops, PDA's, CD's, Purses, money, vehicle registrations, stereos, gym bags, luggage, and garage door openers.

**For additional information on home safety, go to our learning center.**