



## Insurance Protection for Your Seasonal or Rental Dwelling.

### Included Coverage:

- **Residence** – The dwelling used as a seasonal residence, or that is rented to others.
- **Replacement Cost Terms** – Claim settlement for the dwelling at replacement cost up to the policy limit. Not available on all dwelling policies.
- **Fire Department Service Charge** – Charges incurred due to fire departments called to protect your property.

### Optional Coverage:

- **Added Perils for Refrigerated Food Products** – Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power in owner-occupied dwelling.
- **Dwelling under Construction** – Theft and collapse coverage while your new seasonal or rental home is being built.
- **Inflation Guard** – Automatically increases your dwelling limit to protect against increased building costs.
- **Liability/Medical Payments** – Provides defense and coverage for injury or damage in which you are liable.
- **Loss of Rents** – Coverage for expenses you incur if you cannot rent the dwelling after a covered loss.
- **Modified Replacement** – Replacement coverage for partial losses when the dwelling is insured for less than 80% of the replacement value.
- **Ordinance or Law** – Covers increased building costs due to changes in an ordinance or law.
- **Personal Property** – Protection for your personal belongings.
- **Related Private Structures** – Covers detached structures on the insured premises.
- **Replacement Cost - Personal Property** – Claim settlement for personal property on a replacement cost basis in owner-occupied dwellings.
- **Theft Coverage** – Provides theft coverage for personal property from an owner-occupied dwelling.
- **Tree Removal** – For fallen trees due to wind.
- **Water Back Up and Sump Discharge or Overflow** – For water damage that backs up through your sewer, drains, or sump pump for owner-occupied dwellings.

### Available Discounts:

- **New Home** – Under 20 years of age.
- **Mortgage Free** – Property without a mortgage or lienholder.