



Home Insurance

Homeowner's Insurance: Protects the structure of the owned residence from specified perils and the personal belongings inside of the residence. Below are standard coverages for home insurance policies.

Comprehensive Property Coverage

This means we cover most direct, sudden and accidental physical losses that aren't specifically excluded in your policy.

Named Peril Coverage

This means we cover "perils" (fire, explosion, lightning, windstorm and hail damage) which are specifically named in your policy, subject to policy exclusions and conditions.

Liability Coverage

This provides coverage if you're found legally responsible for an accident that causes injury to someone who doesn't live in your home or causes property damage to another's property.

Actual Cash Value

If your home is destroyed by an insured loss, this covers the cost to replace or repair your damaged property, with a deduction for depreciation, which reflects the age and condition of your home.

Replacement Cost

*If you purchase a Replacement Cost policy and your home is destroyed by an insured loss, the settlement reflects the cost to **replace the damaged items with new property of comparable material and quality, without any deduction for depreciation.***

About the coverages described on this site: Your insurance contract is contained only in your policy, not in this website. Your insurance protection may vary from the coverages described here, depending on the standard coverages included in your policy and the optional coverages you purchase.

Sources: Foremost.com & RMII.org

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