

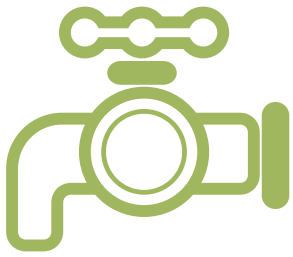
# HOMEOWNERS FOCUS

## Guaranteed Home Replacement



This coverage provides for replacement of the dwelling at the insureds location or elsewhere and can pay above the dwelling amount listed on the policy. Add this to remove the worry of an not having enough coverage for rebuilding.

## Water Back Up of Sewer & Drain



Backed up sewers or drains can wreak havoc on a home, causing thousands of dollars in damage to floors, walls, furniture and electrical systems. Be sure you have a coverage limit built into your policy to address possible damage.

## Plus Endorsements



For that little extra sense of security inquire about a plus endorsement. These endorsements add coverage forgotten things such as replacing refrigerated products in the event of a loss. If you want a set it and forget policy be sure to add the plus endorsement.

## Scheduled Items



Scheduling items offers exceptional protection for valuable possessions. Scheduling items offer higher coverage limits and additional causes of loss above and beyond your Homeowners. Be sure to schedule your valuable for increased protection.

## Garages and Out Buildings



An automatic limit of coverage applies based on a percentage of the property limit listed on the policy. Often times this is not enough or doesn't take into effect multiple out buildings. Be sure to notify your agent as coverage is available for additional structures located on the premises.

