



Pfister Insurance Agency, Inc.

“Providing a Shield of Protection”

11807 Royalton Road • North Royalton, Ohio 44133 • Phone: 440.237.8484 • Fax: 440.237.6115

Home Insurance Overview

The Pfister Insurance Agency knows what's important to you is what matters most. That's why we specialize in providing home, condominium, and renter insurance policies based on your specific needs. Look thru our Home section to learn more about how The Pfister Insurance Agency can help protect everything you've worked so hard to achieve.

Why do I need homeowners, condominium, or renter insurance?

Insurance can help you with your peace of mind, knowing that in the event of a covered loss, your damaged home will be rebuilt and your destroyed belongings will be replaced. Types of coverages include: *

- **Dwellings and other structures**

For most of us, our home is the single largest investment we will make. Homeowners insurance provides coverage for damage to your home and other structures on your property such as a shed or detached garage. For townhouse owners, your townhouse and separate structures are covered for almost any type of damages except for a few common exclusions, such as wear and tear, earth movement, flood, nuclear hazard and earthquake.

- **Dwelling Improvements, Alterations, and Additions**

Condominium owners are covered for accidental damage to improvements you make in your unit for which your association's policy does not provide coverage, subject to your condo insurance policy limits.

- **Loss assessment**

Condominium owners will also receive up to \$1,500 for assessments arising from covered damage. This can be used to pay for your share of property damage or injury awards for which your association's policy does not provide coverage. Typically, up to \$50,000 is available, but this may vary depending on your policy.

- **Personal Property**

Homeowners, condominium, or renters insurance also provides coverage for your household contents and personal belongings. You may think your couch, coffee table, sweaters, shoes, coats, TV, VCR and CD player aren't worth a lot, but those items all add up when you have to replace them.

- **Personal Liability**

Finally, in the event someone is injured on your property or you damage property that belongs to others, you could be held legally liable for the injury or damage. A homeowner, condominium or renter policy provides liability coverage and personal property insurance should this ever occur.

*Only up to the limits of the insurance coverages purchased.



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What if I don't have insurance?

Without insurance, you'll be responsible for protecting your property, possessions and liability exposure.

For instance, if your house burns down or is destroyed by a tornado, you'll need to rebuild your home and replace all your damaged possessions with only the funds you have or can obtain. Do you usually have \$500,000 readily available in case something like this happens? If so, could you be putting that money to better use instead of having it sit there just in case something happens?

Something else to consider: if someone is injured on your property, they may sue you for injuries and damages they sustain which may be well beyond \$1,000,000. Without insurance, you may have to liquidate your assets and even lose a portion of your wages if you need to pay for a judgment.