



# Pfister Insurance Agency, Inc.

*“Providing a Shield of Protection”*

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## Condominium Insurance Coverage

Our Condominium policy offers excellent protection for your dwelling and property and can be tailored to meet your specific insurance needs. It provides coverage for damage to improvements, alterations or additions you make in your unit. It also provides coverage for your household contents and personal belongings.

You also get a Pfister agent who can answer your questions about the policy and its coverages, discounts you may qualify for and deductibles you may choose. Most importantly, Tony can help you in your selection of coverages that fit your needs.

### **Standard Coverage:**

#### **Property: Your Condo**

- Dwelling Improvements, Alterations, and Additions - you 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.

#### **Property: Your Possessions**

- You choose the amount of coverage based on the property you own.
- Personal property is covered anywhere in the world.
- Coverage is on a named-peril basis, which means that only losses resulting from causes listed in the policy are covered (subject to exclusions).

#### **Liability**

- Pays when you're legally liable for someone else's bodily injury or property damage resulting from an accident, negligent acts by you or qualified household members (on or off premises) and the acts of your pets.
- Includes costs to resolve claims or defend lawsuits brought against you.
- Association loss assessment.

#### **Medical Payments**

- Pays medical costs for people injured at your residence (other than residents of your household), regardless of liability.

#### **Additional Living Expenses**

- Covers additional living expenses if a covered loss makes your living quarters uninhabitable.
- Coverage is based on a percentage of the amount of insurance you choose for your personal property.

## **Optional Coverage:**

### **Scheduled Personal Property**

Scheduled and unscheduled coverage of important valuables is available. Scheduling Personal Property assures full Replacement Value with no Deductible applied.

### **Replacement Cost**

Contents replacement cost is available to pay for the cost of repairing or replacing lost or damaged items without deducting for their depreciation.