



# Pfister Insurance Agency, Inc.

*“Providing a Shield of Protection”*

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

## Homeowners Insurance Coverage

Your home is like no other. And Pfister Insurance Agency homeowners policies were designed with homeowners like you in mind, offering the coverages you want that may help you with your peace of mind. Your house, personal property and separate structures (such as a detached garage) are covered for many of the everyday risks you face as a homeowner.

And of course, you also get a Pfister agent who is personal, local, and knowledgeable. This professional 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 fits your needs.

### **Standard Coverage:**

#### **Property: Your Home**

- Coverage for many types of damage and for many causes of loss or damage (subject to exclusions) to your home and separate structures, such as a detached garage.
- Coverage for separate structures at a minimum of 10 percent of the limit of insurance you choose for your home (can be increased by endorsement).
- Extended Replacement Cost coverage (can be increased up to 150 percent meaning that you may receive 50% above your dwelling limit in the event of a covered loss) is available in some states.

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

- Coverage is based on a percentage of the limit of insurance you choose for your home.
- Property is covered anywhere in the world.
- Coverage is comprehensive, applying to many types of damage and many causes of loss or damage (subject to exclusions).
- Contents Replacement Cost is included and pays for the cost of repair or replacement without deduction for depreciation.

#### **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.

#### **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 up to 24 months if a covered loss makes your home unfit to live in.
- Coverage is based on a percentage of the limit of insurance you choose for your home.
- Includes loss of rental income for up to 12 months if a covered loss makes a portion of the home that is rented to others unfit to live in.

## **Optional Coverage:**

### **Scheduled Personal Property**

Scheduled and unscheduled coverage of important valuables is available.