

# Why Do You Need Homeowners Insurance?



Purchasing a home is a huge financial investment, which makes homeowners insurance even more essential in order to protect it from any kind of damage, whether from man-made causes or natural disasters. Here we have listed certain reasons why one should buy homeowners insurance.

## Home's Structure Coverage



Covers rebuilding cost of home's structure that is caused due to damage by any unforeseen event.



## Personal Belongings Replacement

Protects your personal property in case of any damage to the dwelling & belongings inside it due to a natural disaster or theft.

## Liability Coverage



Assists & protects you from the legal issues if you're held liable for any kind of injury to some other person on your property premises.



## Additional Living Expenses

Sometimes the property is damaged and requires you to move out for certain time period to carry on repairs. Home owners insurance covers additional living expenses for that time period.

## Medical Payments



Helps you in case somebody gets injured on your property. The policy covers your loss by paying for their medical bills depending upon your policy coverage.