

Homeowners Insurance

Coverage Types & Need



Need For Home Insurance

- Basic home insurance is required by law
- Financial security against variety of events
- It provides replacement for losses
- It protects against natural disasters



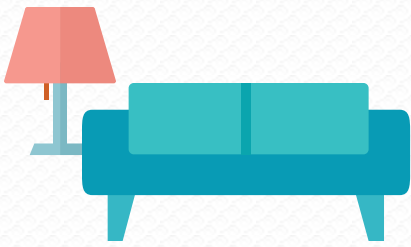
Various Coverage Options Offered By Home Insurance Are:

It is important to choose the right coverage options for drawing maximum benefit.



Dwelling

It covers damage caused to the house covered under the insurance.



Personal Property

It covers the possessions within the house such as furniture, appliances, etc.



Other Structures

Provides coverage against damage caused to structures attached to the covered home such as garage.



Loss Of Use

Pays for repairs if the home is damaged to an extent that owner has to move out. It may also pay for additional living expenses as per the coverage limit.



Personal Liability

Pays for legal lawsuits filed against home owner by someone injured on the property premises.



Medical Payments

Pays for the medical bills incurred by injuries caused to someone on the property premises up to the coverage limits.

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