



Dwelling Program

www.homesteadmutual.com

Insurance Protection for your Seasonal or Rental Dwelling

Included Coverage:

Residence – The dwelling used as a seasonal residence, or that is rented to others.

Replacement Cost Terms – Claim settlement for the dwelling at replacement cost up to the policy limit. Not available on all dwelling policies.

Fire Department Service Charge – Charges incurred due to fire departments called to protect your property.

Optional Coverage:

Added Perils for additional Refrigerated Food Products – Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power in owner-occupied dwelling.

Dwelling under Construction – Theft & collapse coverage while your seasonal or rental home is being built.

Inflation Guard – Automatically increases your dwelling limit to protect against increased building costs.

Liability/Medical Payments – Provides defense and coverage for injury or damage in which you are liable.

Loss of Rents – Coverage for expenses you incur if you cannot rent the dwelling after a covered loss.

Modified Replacement – Replacement coverage for partial losses when the dwelling is insured for less than 80% of the replacement value.

Ordinance or Law – Covers increased building costs due to changes in an ordinance or law.

Personal Property – Protection for your personal belongings.

Related Private Structures – Covers detached structures on the insured premises.

Replacement Cost - Personal Property – Claim settlement for personal property on a replacement cost basis in owner-occupied dwellings.

Theft Coverage – Provides theft coverage for personal property from an owner-occupied dwelling.

Tree Removal – For fallen trees due to wind.

Additional Water Back Up and Sump Discharge or Overflow – For water damage that backs up through your sewer, drains, or sump pump for owner occupied dwellings.

Available Discounts:

New Home – Under 10 years of age.

Claims Free – This discount is earned while insured with HMIC on a continual basis (Renewal).