WHAT'S COVERED?

Scheduled Certain types of property personal property - cash, securities, endorsements silverware, jewelry - have specifically cover This % can be specified limited valuable property. increased coverages due to the through an difficulty verifying their endorsement. Other property excluded due to The amount of coverage for indeterminable your personal property is value. limited to a % of your dwelling policy's Loss of Use coverage limit coverage. Personal Loss of **Property** Use Coverage Coverage These include a detached garage, storage shed, fence, driveway, patio etc. located on Other the property & set apart from Structures ALE* the house by clear space. Coverage Fair Dwelling Rental Includes Coverage Covers damage to the

Payment is for the ALE* & Fair Rental Value are shortest time required to repair or replace the the two main elements of a damage or, if you permanently relocate the shortest time for

> This reimburses you for any necessary increase in living expenses for the cost of maintaining a comparable standard of living when you dwelling is not fit to live in due to covered peril.

your household to

settle elsewhere.

If you have rental space in your residence premises that is fireor-smoke-damaged and not fit to live in, coverage is provided for the fair value rental less any expenses that do not continue while it is not fit to live in.

> Payment is for the shortest time required to repair or replace the premises.

WHAT'S NOT **COVERED?**

Insurance companies stipulate that anything not stated in the coverages section as not covered by the policy, but it also lists coverage exclusions to specify perils, losses and property not covered.

1

Earth movement Power failure 3

War or nuclear hazard

5

Damage occurred over time

Weather conditions Intentional loss

6

property after

a loss

Losses caused because the ensured failed to protect maintenance

8

planning,

design &

issues

9 Defective

Water damage from external sources of water

* Additional Living Expenses

structures

attached to

dwelling.

ADDITIONAL COVERAGES

Included in the policy or added by endorsement pay for:

Materials/ supplies

located on or next to the

residence premises

used to construct, alter

or repair the dwelling or

other structures located

on the premises.

Debris Removal

Tree removal, only if it fall son a structure

Trees, shrubs and other plants

Reasonable repairs to protect property from further damage (mitigation)

Remove property from premises to prevent further damage

house.

Fire department service charge

V Loss assessment

Value

PROPERTY

COVERAGES

Glass or safety glazing material
Ordinance or law

Refrigerated products coverage

Inflation guard coverage

Limited "fungi", other microbes or rot remediation

Underground service line coverage



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