

# THE EXTRAS

## Standard



### WATER DAMAGE

Provides coverage for damage that is caused by sudden and accidental seepage, leakage, or dripping occurring in “hidden pipes”.



### FOUNDATION

With “foundation coverage” endorsed, you can expect to have coverage to repair or replace your foundation if something were to happen to a pipe bursting or water leak under the home.



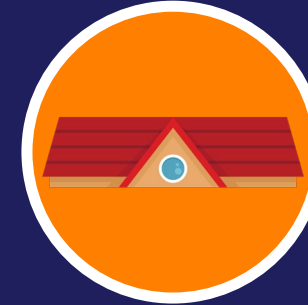
### WATER BACKUP

Provides coverage for damage to your property caused by a clogged sewer line, failed sump pump and backed up drains. It also covers mold damage to your home caused by water or sewer backup.



### EXTENDED REPLACEMENT COST

A policy extension that will pay up to a specified percentage over your Home Rebuilding Coverage to fully replace a damaged home mortgage.



### ROOF SURFACE COVERAGE

Your roof may be insured for either Replacement Cost (the cost of repairing or replacing it today) or by using a Roof Systems Payment Schedule (which pays a certain percentage of repair cost based on age of roof and other factors). Coverage is selected for you based on roof age and type.



### SCHEDULED VALUABLE ITEMS PROTECTION

It covers valuable personal property that often requires more coverage than what is provided by an insured's homeowner policy.

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## Not-So-Standard



### SERVICE LINE

Cover the excavation, repair, and damaged property costs with your service lines. The amount of coverage may vary based on the age of your home.



### EQUIPMENT BREAKDOWN

Cover the repair or replacement from electrical or mechanical breakdown. The coverage is up to \$100,000 for appliances up to 15 years old, limited to \$1,500 for those more than 15 years.



### ROOF COSMETIC DAMAGE

Repair or replacement of all or a portion of the roof that is only cosmetically damaged.



### MORTGAGE PAYMENT PROTECTION

In the event that your home becomes uninhabitable, this coverage provides up to \$1,500 a month, for up to 12 months, toward your mortgage payments.

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Extra, Extra

- ✓ Additions & Alterations
- ✓ Loss Assessment
- ✓ Identity Theft
- ✓ Ordinance or Law
- ✓ Increased Credit Card Coverage
- ✓ Replacement Cost Contents
- ✓ Sinkhole Collapse
- ✓ Personal Injury
- ✓ Mold Property Damage
- ✓ Glass Breakage