

DWELLING INSURANCE FACTS

The dwelling fire insurance policy provides **no liability or contents** insurance. If the dwelling is rental property or a secondary residence, your Homeowner policy can be endorsed to protect you in the event of a lawsuit, for a small additional premium.

If you or members of your immediate family occupy this dwelling you should consider a Homeowner policy to provide coverage for your contents and liability. The cost may even be less.

This policy **does not cover** damage caused by **flood** or rising water. Federal flood insurance is available. The premium is usually very reasonable in areas outside of the Flood Plain. We can furnish a cost estimate.

Notice your deductibles. Other options are available.

Some additional coverages may be obtainable for an increase in premium:

- Loss of rental income
- Glass breakage
- Liability (on a separate policy)

If the dwelling is vacant beyond 60 days, insurance coverage is suspended.

These facts are provided as a service. Robert V. Reim Company does not sell insurance.