

Dwelling/Fire Insurance

THIS SUMMARY HIGHLIGHTS THE NOTABLE COVERAGES AND EXCLUSIONS ASSOCIATED WITH YOUR DWELLING FIRE INSURANCE POLICY AND IS ONLY PROVIDED AS GUIDANCE IN HELPING YOU UNDERSTAND YOUR POLICY. THIS SUMMARY DOES NOT ALTER YOUR COVERAGE IN ANY WAY. YOUR INSURANCE POLICY IS A CONTRACT THAT GOVERNS YOUR LEGAL RIGHTS. PLEASE CONTACT [YOUR AGENT / US] IF YOU HAVE ANY QUESTIONS. REFER TO YOUR DECLARATIONS PAGE FOR INFORMATION ON DEDUCTIBLES AND THE SPECIFIC LIMITS OF YOUR POLICY FOR EACH OF THE INCLUDED COVERAGES. REFER TO THE APPLICABLE POLICY PROVISIONS FOR OTHER INFORMATION SPECIFIC TO THESE COVERAGES, AND ON ANY ADDED COVERAGES OR EXCLUSIONS IN YOUR POLICY. FOR ADDITIONAL GUIDANCE AND INFORMATION, SEE THE “INSURING YOUR HOME” GUIDE ON THE N.J. DEPT. OF BANKING AND INSURANCE WEBSITE AT http://www.state.nj.us/dobi/division_consumers/pdf/insuringyourhome.pdf

Dwelling fire policies in New Jersey include the following coverage:

- **Dwelling (Coverage A)** pays if your house is damaged or destroyed by a covered loss.

Dwelling fire policies in New Jersey may also include the following common coverages if purchased:

- **Other structures (Coverage B)** pays if structures that are not attached to your house, such as detached garages, storage sheds, and fences are damaged or destroyed by a covered loss.
- **Personal property (Coverage C)** pays if the items in your house (such as furniture, clothing, and appliances) are damaged, stolen, or destroyed by a covered loss. It does not cover a renter’s personal property.
- **Fair rental value (Coverage D)** pays your loss of rental income if your tenant must temporarily move because of damage to your house by a covered loss.
- **Additional living expense (Coverage E)** pays your additional living expenses (costs over the normal amount for housing, food, and other essential expenses) if you must temporarily move because damage to your house from a covered loss renders it uninhabitable.
- **Personal liability (Coverage L)** pays to defend you in court against certain lawsuits and provides coverage if you are found legally responsible for someone else’s injury or property damage.

Policy Features

- Companies may exclude coverage for certain losses. Even the most comprehensive policy will exclude certain types of damage.
- All policies include an all-peril deductible. The deductible is the portion for which you are responsible on a covered property loss.
- Some policies may include a separate, optional wind/hail deductible, and/or a mandatory or optional hurricane deductible.
- Companies may offer optional coverages that include oil tank liability, coverage for water back up and sump pump overflow, ordinance or law coverage, theft, loss assessment, earthquake, gravemarkers or sinkhole collapse.

Your Policy Covers Losses Caused by	Your Policy Does Not Cover Losses Caused by
Fire and lightning	Flooding including tidal surge (Note: Flood insurance may be available through the National Flood Insurance Program (www.floodsmart.gov))
Sudden and accidental damage by smoke	Earthquakes, earth movement, landslides, mudslides & sinkholes
Explosion	Termites, insects, rats, mice, birds or other vermin
Damage by Burglar	Freezing pipes (unless water was shut off or building was heated)
Vandalism and malicious mischief	Losses if your dwelling is vacant for the number of days specified by your policy
Falling Objects	Wear and tear, rotting, maintenance and pollution
Aircraft and vehicles	Wind or hail damage to trees and shrubs
Windstorm or hail	Mold, unless it is as a result of a covered loss (for example, mold damage due to flood would not be covered)
Sudden and accidental water damage	Water damage resulting from continuous and repeated seepage
Weight of ice, snow or sleet	Liability which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft or certain watercraft
Riot and civil commotion	Intentional acts caused by you or a resident of your home
	War or Nuclear Hazard