

How to Shop



**Homeowners
Insurance...**



HOW TO SHOP FOR HOMEOWNERS INSURANCE...

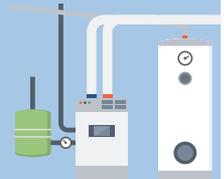
If you are looking for a homeowners insurance policy, always shop around and compare coverage and price. Homeowners insurance protects your home and your personal property. It may also protect you against lawsuits if someone gets hurt on your property.

BELOW IS MORE INFORMATION ON THE DIFFERENT TYPES OF PROTECTION A HOMEOWNERS POLICY CAN PROVIDE.

WHAT ARE THE DIFFERENT TYPES OF COVERAGE?

Homeowners insurance policies usually contain a package of coverages that offer protection when a **peril** occurs. A **peril** is the cause of a possible loss, like a fire, that you protect yourself from when you purchase an insurance policy.

Dwelling coverage pays for damage to your house and structures attached to your house, such as attached garages. This includes damages to fixtures such as plumbing, electrical wiring, heating, and permanently installed cooling systems.



Other Structures coverage pays for damage to structures not attached to the dwelling. These include detached garages, sheds, fences, guest houses, etc.





Personal Property coverage reimburses you for damage to or theft of your personal property. This covers things like furniture, appliances, electronics, lawn equipment, clothing, etc. It also protects your belongings even when they aren't on your property.



Loss of Use coverage pays for additional living expenses if you can't live in your home (because of a covered loss) while it's being repaired.



Personal liability protects you, your relatives in the household and residents in your household under the age of 21 if you are sued and found legally responsible for injury or damage to their property. This coverage also extends to students under the age of 24 enrolled full-time at school or college (with certain exceptions).

Medical Payments to Others provides coverage for medical bills for people hurt on your property or hurt by your pets.



WHAT DOESN'T YOUR HOMEOWNERS INSURANCE COVER?

What is covered depends on the policy you buy. There are some common exclusions like flood and earthquake. Be sure to talk to your agent or insurance company about what your policy covers.

To learn more about
homeowners insurance,
including our Homeowners Guide,
visit our website:

www.insurance.pa.gov

Under “Coverage,” select
“Homeowners.”

Questions?

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