

DWELLING FIRE

Frederick Mutual offers Dwelling Fire coverage for 1-4 family dwellings owned by individuals and held for rental to others. Various coverage forms and options are available to suit your individual needs.

It is important to properly insure your rental investment property so that you are adequately covered in the event of a loss. In addition to providing coverage for the rental dwelling, you can purchase coverage for other structures on the premises, personal property, and the policy can be written with or without liability coverage.

DWELLING FIRE POLICIES

- ◆ Special Form – All risk subject to policy exclusions
- ◆ Broad Form – Named peril policy
- ◆ Basic Form – Fire and Lightning. Extended Coverage for additional perils is optional

PROPERTY COVERAGES

- ◆ Dwelling – protects your dwelling against physical damage
- ◆ Other Structures – structure on the property set apart from the dwelling by clear space
- ◆ Personal Property – property owned or used by insured
- ◆ Fair Rental Value – loss of rent when risk is not able to be occupied after a covered loss
- ◆ Additional Living Expense – any necessary increase in living expense incurred as a result of a covered loss
- ◆ Debris Removal – pays reasonable expense for removal of debris resulting from a covered loss, subject to policy limits
- ◆ Trees, shrubs, and other plants – subject to policy limits
- ◆ Fire Department Service Charge – subject to policy limits

PERSONAL LIABILITY COVERAGES

- ◆ Provides Bodily Injury and Property Damage Liability coverage
- ◆ Limits up to \$1,000,000, with higher limits available through our Personal Umbrella program
- ◆ Medical Payments to Others for medical expenses as a result of a covered claim

OPTIONAL COVERAGES

- ◆ Water Backup
- ◆ Earthquake
- ◆ Inflation Guard
- ◆ Broad or Limited Theft Coverage
- ◆ Ordinance or Law Coverage
- ◆ Loss Assessment

Frederick Mutual has always been noted for providing sound protection, responsive service and financial stability. Our insurance products are available through a growing network of independent insurance agents who share our commitment to quality and value. Your agent is well acquainted with our products and will help you determine the policy that most effectively addresses your individual needs. As a Frederick Mutual policyholder you can depend upon our highly experienced staff for personal attention and quick, accurate claims settlement.