



What Does a **Standard Home Policy** Cover?

Dwelling Coverage: Property Damage Due to:

Fire	✓
Lightning	✓
Windstorm/Tornadoes	✓
Hail	✓
Aircraft	✓
Riot/Civil Commotion	✓
Vehicles	✓
Smoke	✓
Explosion	✓
Theft	✓
Volcanic Eruption	✓
Vandalism	✓
Falling Objects	✓
Weight of Ice/Sleet/Snow	✓
*Flood	
Earthquake	

Dwelling Coverage: Accidental Damage Caused By:

Water/Steam	✓ with limits
Plumbing	✓
Personal Liability	✓
Personal Injury Liability	Opt In
Identity Theft Protection	
Medical Payments	✓

Extra Options:

Brand New Belongings	Opt In
Better Roof Replacement®	Opt In
Valuables Plus®	Opt In
Extended Replacement Costs	Opt In
Equipment Breakdown	Opt In
Water Backup of Sewer	Opt In
Loss of Use	✓
Credit Card Coverage	✓

Discounts For:

- Multi-policy bundling
- Claims free
- Alarms & security system
- Strong roof rating
- Home renovation credit
- New home purchase last 12 months
- Gated community
- Pay in full
- New home construction
- Single deductible for home/auto

**Please note homeowners insurance coverage varies by policy based on your unique needs. Contact your agent with additional questions about your coverage options. Your agent can help you drill down appropriate coverage limits that will give you the right coverage at the best value and put together a custom policy that's fits your needs.*



What is Personal Liability Coverage?

Personal liability occurs in the event a guest has an accident on your property, in or out of your home, that results in bodily injury or property damage that you are held legally responsible for. Personal liability claims could include medical bills, legal fees. Personal liability also covers you for any accidental damage you are legally responsible for that transpired on someone else's property.

Real Life Scenario: Let's say your friend slips on your pool deck while you're hosting a Fourth of July shindig and ends up in the hospital. Your personal liability coverage would kick in to help cover medical expenses and legal fees incurred.



What is Personal Injury Liability?

Personal liability and personal injury liability are often misunderstood by consumers as one in the same. In fact, these are two very different coverages on your homeowner's policy. While personal injury sounds like it is related to physical injury that happens to you or even to another person, in actuality, personal injury covers you and your household from libel and/or slander, false arrest or imprisonment, wrongful eviction or wrongful entry and malicious prosecution.

Real life scenario: In the event you are sued for posting a social media post that's viewed as incendiary, your personal injury liability coverage would be there to cover your legal costs. There are some limitation to this coverage that come into play so talk to your agent to see what makes sense for your specific situation.



Identity Theft Protection

Identify theft is unfortunately becoming increasingly common. It's important to know that identify theft is not included on a standard homeowners policy but is available as an optional add-on. You may already have identity theft protection through your bank, employer or credit card provider so it's a good idea to review your current accounts and employee benefits to see what additional coverage you may need if any.



Medical Payments

Medical payments covers small claims medical expenses for any guest who is injured while on your property regardless of who is at fault. This type of coverage comes with your standard homeowners insurance with coverage limits between \$1,000 and \$5,000. Coverage excludes intentional injuries, communicable disease, or war. Additional exclusions may apply so it's important to speak with your agent for additional detail about what is and what's not included.

Real Life Scenario: You and your spouse leave the kids at home with a babysitter who ends up tripping on the stairs, resulting in an ER visit and a broken ankle. Your medical payments coverage would kick in to cover your babysitter's medical bills.



Extended Replacement Costs

Your standard homeowners policy covers the cost to rebuild your home as a result of property damage covered under your policy. Keep in mind, the cost to rebuild is not determined based on the market value of your home but on the actual cost of materials and labor which can fluctuate. You can upgrade your replacement coverage above 100% to cover any unforeseen additional costs to rebuild even if the cost to restore your dwelling exceeds your dwelling policy coverage limits. For example, a natural disaster could potentially drive up the cost of goods and construction that would make the cost to rebuild substantially higher than your dwelling policy coverage limits. We recommend adding extended replacement costs to all our customer's policies as an extra safeguard. You'll see a significant cost benefit for this coverage with a very minimal premium. Many of our customers are surprised at how low the premium is compared to the benefit they would receive.



Flood Insurance

Standard homeowners insurance does not cover flood damage. Your standard policy may cover some damage caused by rainfall, however damage to your home due to rising water from an ocean, lake, river or other body of water is not covered. You would need to purchase a separate flood insurance policy to cover these events. Some locations that are at high risk of flooding, like those located on a flood plain or near a body of water may require you to purchase flood insurance when you purchase your home. Flood insurance is primarily purchased from the National Flood Insurance Program and includes two policies, a policy for your home and a separate policy for personal property.



Earthquake Insurance

Earthquake damage is not covered by your standard homeowner's policy. Earthquake insurance is available as a separate companion policy and covers dwelling, personal property, loss of use and emergency repairs occurring as a result of an earthquake. While earthquake insurance is not mandated by the state of California, it is an affordable and recommended option for California residents since the majority of residents live within 30 miles of an active fault line. According to a Uniform California Earthquake Rupture Forecast study, there is more than a 99% chance of one or more magnitude 6.7 or greater earthquakes striking California. Without earthquake insurance coverage in California, you would be responsible for 100 percent of the cost to repair your home, and replace your belongings after a damaging earthquake strikes. Contact us to learn more about your options for earthquake insurance and if this may be a benefit to you.

Water Backup

Water backup is an additional coverage option that's not included on a standard homeowner's policy. Water backup covers you in the event of a clogged sewer line, sump pump failure or back up drains that cause flooding to your home. Water damage is one of the most common home insurance claims and is the third most costly claim behind fire and liability according to the Insurance Information Institute. Ask us what water back up needs may be right for your home.

Brand New Belongings

This optional coverage is only available through Nationwide insurance. In the event items inside your home are damaged or stolen, Nationwide will pay you to have them fixed or replaced.

First, you'll get money for the depreciated value of your covered items. Then, after you buy replacement items or have them repaired, send Nationwide the receipt and they'll pay you the difference.

Valuables Plus

Nationwide provides additional coverage options for high-value items such as jewelry, watches, antiques and fine art.

Better Roof Replacement

This coverage is an additional option through Nationwide. Make sure your home's first line of defense gets rebuilt with stronger, safer roofing materials if you have a covered loss.

**Request a
quote today**

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