

Home Coverage Options

Homeowners insurance that shields your safe haven.

Peterson Insurance Agency Inc

574-234-2464 - www.TalkToYourAgent.com

- Guaranteed Replacement Cost** - With this coverage, you could rebuild your entire house after a loss if you choose to, regardless of cost. You just have to keep us informed of any improvements that cost more than \$5,000. I can go over the details about limits and other key things you need to know. *Not available in all states.*

- Peril Deductibles** - Further customize your coverage by selecting different dollar amount deductibles for different perils – such as wind, fire, theft, water and named storms, among others. I'm here to help you choose the right coverage at the right price to meet your needs. *Coverage varies by state.*

- Sewer or Drain Back-Up** - Add this to your policy so you're covered for damage caused by water or sewage that backs up through sewers or drains or overflows from a sump pump. It can be added to our base policy, the Plus Bundle or the Select Bundle.

- Earthquake** - This affordable add-on covers damage to your home or property caused by earthquake. I can explain how your deductible is determined as a percentage of the amount of insurance.

- Advantage Bundle** - Our base endorsement bundle provides the added security of **Identity Recovery Coverage** and increased limits for things like theft, losing or misplacing jewelry, silverware and firearms.

- Flood** - Home insurance doesn't cover flood damage, but we can help you find the right flood policy.

- Plus Bundle** - With this endorsement, you get all the benefits of Advantage, plus higher limits for things like trailers, watercraft, debris removal and business personal property. It also offers additional coverages including **Siding and Roof Restoration** and \$10,000 of exterior underground **Service Line Coverage**. I can explain what is included and review specific coverage details and exclusions with you before you buy.

- Home Sharing** - This affordable add-on provides valuable coverage for you and your temporary guests when you rent out your house or space in it. This coverage comes with some fine-print details, so I'll be sure you understand how it works. *Not available in all states.*

- Select Bundle** - Our best bundle includes all the benefits of Advantage and Plus, offering even higher limits. It also provides liability coverage for watercraft up to 100 horsepower; \$25,000 for **Criminal Defense Cost Reimbursement Coverage** and \$25,000 of exterior underground **Service Line Coverage**.

- Umbrella Insurance** - Purchased separately, this policy provides an extra layer of liability coverage for financial protection in case something tragic happens. I can explain specific coverage details and limitations before you buy. *Not available in all states.*

When you purchase the Select Bundle that includes **Sewer or Drain Backup Coverage, Equipment Breakdown Coverage** is also included. It provides an extra cushion of protection for major appliances and home systems. I can go over the limitations, exclusions and conditions and explain things like coverage caps, when deductibles apply and how it all works.

- Multi-Policy Discount** - Insuring your auto and home with us may save you money. Adding a life insurance policy may increase your discount, too. Ask me about ERIE's many discounts to see what you could save. I can clarify the details and explain your eligibility. *Savings vary by state and eligibility; life insurance not available in New York.*

- Optional coverages for you to consider are highlighted.