

# Homeowners Insurance at a Glance

**Instructions:** Work together in a small group to write down three key take-aways from the *Homeowners Insurance at a Glance* infographic from Allstate shown below or available online at

<https://www.allstate.com/tools-and-resources/home-insurance/homeowners-insurance-infographic.aspx>.

**WHAT DOES HOMEOWNERS INSURANCE COVER?**

Homeowners insurance may help protect your house, your belongings and even you if the unexpected occurs. Typical policies include four key types of protection — dwelling, other structures, personal property and liability coverage. Not all policies are alike, and it's important to remember that coverage limits and deductibles may apply.

**DWELLING COVERAGE**

If your home is damaged, dwelling coverage may help pay to repair or rebuild the home. Some of the risks that are typically covered include:

- FIRE & SMOKE
- WIND
- LIGHTNING STRIKES
- HAIL

**OTHER STRUCTURES COVERAGE**

Other structures coverage may help pay to repair or replace certain components that are not attached to your home after a covered loss. This coverage may extend to items such as:

- A SHED
- A DETACHED GARAGE
- A FENCE

**PERSONAL PROPERTY COVERAGE**

Personal property coverage may help reimburse you for the value of your belongings or pay to replace your belongings after a covered loss. Examples of what personal property coverage may help protect include:

- FURNITURE
- ELECTRONICS
- CLOTHING

**LIABILITY COVERAGE**

No matter how careful you are, accidents can happen. Liability coverage may help pay for costs resulting from an injury to someone else or damage to their property if you are found liable. For instance, liability protection may help cover:

- A GUEST'S MEDICAL BILLS
- YOUR LEGAL EXPENSES IF SUED
- AN INJURED PARTY'S LOST WAGES
- COSTS OF REPAIRING DAMAGE YOU ACCIDENTALLY CAUSED TO SOMEONE ELSE'S PROPERTY

Allstate. You're in good hands.

Contact a local Allstate agent for an insurance quote or for help reviewing or adjusting your existing coverages. [www.allstate.com/tools-and-resources](http://www.allstate.com/tools-and-resources)

## Key Take-Aways

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- 3 \_\_\_\_\_