

Coverage Considerations

Below is a list of considerations. These coverages may be limited or not included in your policy. In some cases, additional coverages or higher limits may be available for an additional premium. Please contact our office for further information on these important coverages.

Home/Dwelling Fire Coverage	Description
Renovations, additions, or alterations	This may increase your home or condominium's replacement cost. Your policy contains a requirement to notify the company of such improvements to retain replacement cost coverage.
Unoccupied, Vacant or changes in occupancy	All policy contracts remove or limit important coverages if a home or condo has been vacant or unoccupied for over 30 days . These eliminated coverages may include fire by arson, vandalism, malicious mischief, theft and freezing of pipes.
Building Ordinance	Typically included, however limited This coverage can be increased to provide coverage for loss to a covered property caused by endorsement of ordinances or laws, regulation construction and repair of damaged buildings.
Business property and liability	Home and condominium policies contain restrictions and limits for business property and liability . If you have a business in your home, you may not have adequate coverage. Some companies offer a business coverage endorsement that can be added on (for additional premium) to the home policy for eligible business pursuits.
Golf carts, motorized equipment, all-terrain vehicles, and watercraft	The home policy may offer limited coverage. A separate policy may be required and/or desired. These items may need to be added to your excess liability/umbrella policy.
Electric Bikes	Electric bikes are considered a motorized vehicle and are excluded from your liability coverage. Separate liability coverage must be purchased.
Rental or Seasonal Home	If you have purchased a rental or seasonal home that we do not already insure, please notify us as we may need to add the property to your excess liability/umbrella policy.
Airbnb or VRBO	Coverage is excluded for the use of your home as a short-term rental.
Fine art, jewelry, wine collection, furs, silver, or collectibles	If you have acquired any of these items , you may want to consider scheduling these items (for an additional premium) on your home policy. Doing so may offer broadened coverage and may eliminate your policy deductible in the event of a covered loss. There are special limitations and coverage under the home insurance policy when these items are not scheduled.
Additional Insureds/Interests	If your home(s), vehicle(s), and possessions are titled in the name of a Trust, LLC, or Company name , you want to be sure it is listed on the insurance policy.
Farming Operations and Land	Coverage can be excluded or very limited . A separate policy and, or an endorsement may be needed.
Equipment Breakdown	The breakdown of mechanical, electrical, and pressure systems is excluded . Coverage may be available by endorsement to protect your essential home systems and personal property.
Policy Credits	Credits are available on most home policies for central station burglar and fire alarm, permanent power back-up generator, whole house surge protector, water leak detector, temperature monitoring system, gas leak detector or seismic shut off valve . Please notify us of any applicable credits that are not already being applied.

The information displayed is intended to be a brief review of limits and coverages. It is not intended to be a complete description of all coverages, exclusions, terms, or conditions. Should there be a discrepancy between this document and the insurance policy issued by the insurance company, the policy takes precedence as it is the official document for coverage determination. ed. Jan 2025

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Home/Dwelling Fire Coverage (Continued)	Description
Employers Liability	If you employ any full or part-time domestic help , you may want to consider employers' liability coverage and/or workers compensation coverage. (Note: Workers' Compensation is <u>required</u> in Illinois for any worker employed for a total of 40 hours a week for a period of 13 or more weeks during a year.)
Earthquake, sinkhole, and mine subsidence	These coverages are excluded from all home insurance policies. Coverage can usually be added by endorsement on a home or condo policy. This coverage is subject to a separate percentage deductible that is indicated on your policy declaration.
Flood/Mudflow Insurance	Coverage is excluded on most home and condominium insurance policies. Coverage can be obtained by endorsement (select companies) or the National Flood Insurance Program. Keep in mind that "flood" can occur from the rapid accumulation or runoff of surface water from any source.
Hydrostatic Pressure	There may be coverage available. This would provide additional coverage for your property due to increased exertion of water on the foundation of your structure.
Service Line	Coverage may be available to protect you from unforeseen repairs and replacement of underground pipes and wiring that bring water, power, and data to your home.
Mold	Coverage is limited for property and liability coverage under the home policy contract. Higher limits can usually be purchased.
Back-up of sewer, drain or sump pump	Coverage can be added (for an additional premium) to a home, renter's, or condo policy. Please refer to your specific policy contract for coverage and applicable limit. Please note that higher limits of coverage may be available.
Umbrella/Excess Liability	It is important to have adequate liability limits that protect you and your assets in the event of a claim. Your home, vehicles, investments and even future earnings could be at stake in a lawsuit. Higher limits, including underinsured/uninsured motorist, are available at a minimal cost.
Homeowner and Condominium Associations	Many homeowner and condominium association agreements have specific insurance requirements. Please review your association agreement to be sure that you have the proper, required limits and coverages. Loss Assessment coverage may also be available.
Cyber/Fraud	This may be available on your homeowner's policy. This coverage includes broad coverage for financial loss resulting from online and offline fraud.
Not-for-profit Directors & Officers Coverage	This coverage is a type of liability insurance covering directors and officers for claims made against them while servicing on a board of directors and/or an officer.
Drones or Unmanned Aircraft Systems	Your policy may limit or exclude coverage for drones or any other type of unmanned aircraft systems (UAS).

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Automobile	Description
Driver Credits	There are credits available for a student that is away at school over 100 miles without a vehicle . A credit is also available for a student with a 3.0 grade point (B) average or better . If already applied, these discounts will be reflected on the auto policy declaration pages.
Custom equipment or vehicle modifications	Coverage for modifications is limited under the auto policy. Verify that your policy provides coverage for camper shells, trailers, van conversions, handicap, and/or any other special equipment. Coverage for these items is available for additional premium.
Motor homes, aircraft, motorcycle, snowmobile, golf carts and other vehicles.	Please be sure any vehicle not insured through us, is listed on your excess liability/umbrella policy . We may be able to package this with your existing automobile policy or write separate discounted coverage through your auto company.
Original Manufacturer Equipment (OEM)	Coverage may not automatically be included for original manufacturer equipment but may be available for an additional premium.
Auto loan/lease gap coverage	Your policy may not automatically include this . Optional coverage may be available by endorsement to a personal auto policy covering the difference between the actual cash value (ACV) of a damaged or stolen vehicle and the amount owed on the car under a loan or lease.
Lien holders and/or Additional Interests	Notify us of any changes or deletions in lien holders and additional interests, including leasing companies.
Other Drivers	If there are drivers listed on your auto policy that no longer reside in your household, their coverage is limited to only the use of vehicles listed on the policy . If additional coverage is needed for these drivers, please contact our office.
Vehicles in the household	Insurance companies require all vehicles and licensed drivers in the household be listed on the auto policy . Please check that your auto policy reflects this.
Titling of the vehicles	Is the named insured the same as the titled owner of the vehicle? If not, notify us immediately.
Transporting people and/or goods for hire	Coverage is excluded on your personal auto policy when your vehicle is being used as a public or for-hire form of transportation. This includes use of your vehicle for purposes of food delivery, Uber and Lyft. Contact us if you intend to do so.