



Homeowners Program

Better protection for you, your family, your home, and your personal belongings.



Your family, home and personal possessions are special to you and we know you want to protect them the best way possible. With this in mind, we have developed our **Homeowners Insurance Program**.

disaster. Please visit www.FMI-idtheft911.com for more information. Personal injury protection (suits such as libel, slander, false arrest, and invasion of privacy) is also included.

PERSONAL EXCESS LIABILITY

Your policy can be endorsed to offer excess liability limits up to \$5,000,000.

INCREASED LIMITS FOR SPECIFIC PERSONAL PROPERTY

HOME BUSINESS COVERAGE

More Coverage for Your Premium Dollar **BROADER COVERAGE FOR YOUR PERSONAL PROPERTY**

Our policies automatically include what is known as "Open Perils" coverage for your personal property. This means that they cover losses from any cause that is not specifically excluded. This is included on a replacement cost basis, meaning that no reduction is made in your loss for depreciation. In effect, we replace old with new.

ADDITIONAL COVERAGE FOR YOUR DWELLING AND OTHER STRUCTURES

"Building Code, Law or Ordinance" coverage is included at NO additional cost to you. *This pays for upgrades required by current building codes to your home after a loss has occurred.*

NEW HOME DISCOUNTS

The age of your home will earn you as much as a 30% discount off your premium.

RENEWAL CREDITS

Renewal policies automatically receive a credit based on the number of years we have provided you with continuous Homeowners protection.

Optional Coverages are also available

SPECIAL COVERAGE FORM includes:

- Sewer/ Septic Backup and Sump Pump Failure.
- Increased Limits for Cash, Jewelry, Credit Cards, and Silverware.
- The definition of insured is broadened to include your resident companion under the New Jersey Domestic Partnership Act.
- Theft of building materials and supplies.
- Additional 10% coverage for additions, alterations, improvements and betterments for tenants and/or unit owners.
- Unit Owner's individual assessment for your association's deductible up to 10% of the personal property limit.

IDENTITY THEFT AND PERSONAL INJURY COVERAGE

This coverage provides identity theft resolution service and credit protection as well as document recovery following a



Local Service from Experienced Professionals

The **FMI Homeowners Program** is available exclusively through a network of local independent agency professionals with strong customer and community ties.

So when it comes to insuring your home and personal possessions, you can place your trust in **FMI** and its local professional independent agents.

This brochure is intended to give general information only, and is subject to the terms, conditions, and exclusions stated in the policies. Coverages may be subject to certain limitations or modifications. Please consult the actual policy forms for complete details on conditions and exclusions