



Coverage Enhancements to complement our Homeowner policy to provide **additional coverages not normally included.**

Homeowner Enhancement	Basic (SAL 100)	Plus (SAL 200)
Sewer/Septic Backup and Sump Pump Failure	\$3,000	\$5,000
Domestic Pet/Animal Mortality or Injury	\$1,000 Total	\$1,500 Total
Pet Recovery Expense	\$ 500 per Animal \$100 per Occurrence \$200 per Term	\$1,000 per animal \$200 per Occurrence \$400 per Term
Refrigerated Food Coverage	\$1,000	\$1,500
Debris Removal for Trees blocking access way	\$1,000	\$1,000
Debris Removal for Trees fallen on property	\$500	\$750
Reward Reimbursement Coverage	\$1,000	\$2,000
Farm Structures	\$2,500	\$5,000
Theft of Building Materials and Supplies	Included	Included
Jewelry, Watches, Precious or Semiprecious Stones	\$5,000	\$5,000
Property in an apartment rented or held for rental to others	\$3,000	\$5,000
All Peril Deductible Waiver in the event of a total loss	-	Included
Identity Expense Coverage	\$10,000	\$10,000
Personal Injury Coverage	Included	Included
Watercraft Liability Coverage	Up to 50 HP outboard	Up to 75 HP Outboard
Damage of Property of Others	\$3,000	\$5,000
Companion Coverage – Coverage is provided for that special person that resides with you but does not have ownership in your home.	Included	Included

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Please contact one of our independent agents to discuss your insurance needs!