

Protect Your Biggest Investment Because There's No Place Like Home

It is said, "Your home is your castle," but even castles need protection. Whether you are turning the key on the home of your dreams or your first apartment, you need protection for your home and personal property. If you have a mortgage, proof of an in-force homeowner's policy is required.

There are many types of homeowner's insurance and protection options. Your Horizon Insurance agent can help you decide on the type of coverage you need.

A **homeowner's insurance** policy protects against losses to your home and personal property, including clothes, furniture, and electronics. The average homeowner owns about \$50,000 worth of personal property, so replacing lost or damaged items can quickly add up.

Homeowner policies protect against a surprisingly long list of perils. A standard HO-3 policy designed for homeowners covers losses to your home and personal property from perils including:

- Damage caused by aircraft
- Damage caused by vehicles
- Explosion
- Falling objects
- Fire or lightning
- Riot or civil commotion
- Smoke
- Theft
- Vandalism or malicious mischief
- Volcanic eruption
- Weight of ice, snow, or sleet
- Windstorm or hail

Besides structure and property coverage, **liability coverage** is included in standard homeowner's insurance policies. **Liability coverage** provides protection in the event someone is injured while in your home, on your property, or if you accidentally injure someone. Most policies provide at least \$100,000 of liability coverage.

Additional Homeowner's Insurance coverages that can be added to your homeowner's policy include coverage for jewelry, water/sewer backups, food spoilage, and even some

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limited coverage if you are running a business out of your home. **Flood insurance** is a separate insurance coverage; damage caused by a flood is not covered in your homeowner's policy.

Other types of insurance include **renter's insurance, condominium insurance, and mobile home insurance.**

Some basic terms:

Deductible is the amount you'll pay out of pocket before your insurance kicks in. The lower deductible, the less you'll pay out of pocket if an accident occurs. A higher deductible can lower your premium.

Limits of liability are the most your insurance will pay if you make a claim.

Just like it sounds, an **umbrella policy** provides an extra layer of protection beyond what your homeowner's insurance policy covers.

Bundle up! Most insurance carriers will lower your insurance premiums if you have multiple policies with the same insurance company.

Horizon Insurance Group has been insuring Mississippi families and businesses for over 15 years. Call us today at **(601) 389-5971** to discuss your insurance needs.

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