

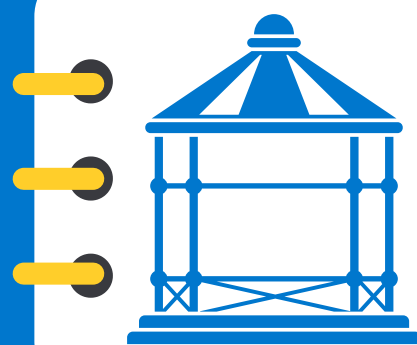
# Homeowners Insurance Cheat Sheet: Coverage Types

## Coverage A: Dwelling



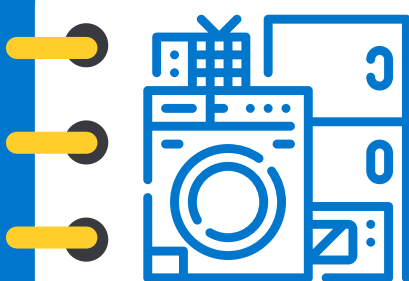
Insurance policy will pay for damage or destruction to your house or any attached structures such as fences, attached garage, or a patio cover. .

## Coverage B: Other Structures



Insurance coverage for detached structures on your property such as a detached garage, deck, swimming pool, a guest house, gazebo, etc. Typically is set at 10% of policy's dwelling coverage.

## Coverage C: Personal Property



Covers the contents of your house including furniture, clothing, and appliances in the case of them being damaged, stolen, or destroyed.

## Coverage D: Loss of Use



Loss of use coverage pays for additional living expenses if your home becomes uninhabitable due to a covered loss. Most standard homeowners policies pay 10-20% of the dwelling coverage amount.

## Coverage E: Liability



Protects you against financial loss if you are sued and found legally responsible for someone else's injury or property damage that occurred on your property.

## Coverage F: Medical Payments



Covers medical bills for person(s) injured on your property.