

Coverage highlights

Reach higher with our robust Personal Lines programs and coverage options

Program	Coverage Options
Homeowners and High Value Homeowners <ul style="list-style-type: none"> • One to two family Owner Occupied • Seasonal/Secondary • Renovations • Course of Construction/Builder's Risk 	Homeowners Coverage Options <ul style="list-style-type: none"> • DPL Building & Contents • ACV, RC and FRC Loss Settlement • In-Home Business • Extended Replacement Cost • Other Structures Rented to Others • DIC/WRAP • Water back-up and Sump Discharge or Overflow • Mold Sublimit • Inland Marine Supplement • Identity Fraud Expense • Eco Homeowners • Service Line Coverage • Home Systems Protection • Upgrade to Green • In-Home Day Care • Personal Liability • Premises Liability • Personal Injury
Dwelling Fire and High Value Dwelling Fire <ul style="list-style-type: none"> • One- through four-family • Owner • Tenant • Tenant package • Seasonal or secondary • Vacant • Renovations • Course of Construction/Builder's Risk • Condominium unit owner's coverage • Unprotected dwellings • Residential vacant land (liability only) • Vacant Land • Vacation Rental • Stand Alone Other Structures 	Dwelling Coverage Options <ul style="list-style-type: none"> • ACV, RC and FRC Loss Settlement • Residence Burglary • Medical Payments • Mold Sublimit • Water backup and Sump Discharge or Overflow • Service Line Coverage • Equipment Breakdown • In-Home Day Care • Personal Liability • Premises Liability
Monoline Liability	Liability Coverage Options <ul style="list-style-type: none"> • Premises • Personal

Program	Coverage Options
Personal Umbrella <ul style="list-style-type: none"> • Primary • Excess • Target • Non-Target 	Umbrella Coverage Options <ul style="list-style-type: none"> • Personal Injury • Identity Theft
Personal Inland Marine <ul style="list-style-type: none"> • Personal Jewelry and Furs • Fine Arts • Musical Instruments • Personal Articles (cameras, silverware, guns, rare coins, precious metals) • Hearing Instruments • Bicycles • Golf Carts and Motorized Ground Maintenance Vehicles • Contents in Mini Storage/Pods/Containers 	Inland Marine Coverage Options <ul style="list-style-type: none"> • Standard Loss Settlement • Agreed Value • Breakage • In-Vault • Professional Use (musical instruments) • Collision
Farm and Ranch <ul style="list-style-type: none"> • Owner • Tenant • Seasonal/Secondary • Vacant • Renovations • Course of Construction/Builder's Risk 	Farm and Ranch Coverage Options <ul style="list-style-type: none"> • ACV, RC and FRC Loss Settlement • Medical Payments • Water backup • Personal Liability • Premises Liability
Mobile Homeowners <ul style="list-style-type: none"> • Owner 	Mobile Homeowners Coverage Options <ul style="list-style-type: none"> • Replacement Cost — MH and Personal Property • Trip Collision • Vendors Single Interest • Fire department service charge • Flood • Personal Liability • Premises Liability • Medical Payments
Mobile Home <ul style="list-style-type: none"> • Owner • Tenant • Seasonal/Owner • Seasonal/Tenant • Commercial (no liability) 	Mobile Home Coverage Options <ul style="list-style-type: none"> • Premises Liability • Medical Payments • Trip Collision • Vendors single interest • Flood • Fire department service charge