

## **SUGGESTED ADDITIONAL COVERAGE**

We have quoted the insurance coverage and limits that you, the customer, requested. Other coverage and higher limits are available to you and we suggest you consider these if they are not already provided. We are able to provide quotes upon request. As always, should have any questions, please contact our office. Carefully evaluate your needs for the following coverage:

**ANIMAL MORTALITY:** LIFE INSURANCE FOR YOUR HIGH VALUE PERSONAL ANIMALS SUCH AS, PEDIGREED DOGS, CATS OR PLEASURE HORSES. **COVERAGE FOR ANY ANIMAL IS EXCLUDED UNDER A HOMEOWNERS POLICY.**

**ATV COVERAGE:** PROVIDES COVERAGE FOR YOUR ALL TERRAIN VEHICLE, I.E., 4 WHEELER OR 3 WHEELER. INCLUDES LIABILITY AND MEDICAL PAYMENTS AND PHYSICAL DAMAGE COVERAGE ON THE VEHICLE. COVERAGE FOR ACCESSORIES CAN BE ADDED.

**ANNUITIES:** TAX DEFERRED INTEREST. FOR THOSE WHO WANT A MORE DIVERSIFIED PORTFOLIO AND SAFETY OF PRICIPLE.

**AUTOMOBILE:** THIS POLICY PROVIDES A COMBINATION OF BODILY INJURY AND PROPERTY DAMAGE LIABILITY, PERSONAL INJURY PROTECTION, UNINSURED & UNDERINSURED MOTORISTS BODILY INJURY LIABILITY, COMPREHENSIVE AND COLLISION FOR LOSS DUE TO DAMAGE TO VEHICLES OWNED, MAINTAINED, OR USED BY YOU. ADDITIONAL COVERAGE FOR TOWING & LABOR OR RENTAL REIMBURSEMENT CAN ALSO BE ADDED. SOME COMPANIES ALSO OFFER REPLACEMENT COST OR LEASE GAP COVERAGE ON NEW VEHICLES.

**BACKUP OF WATER FROM SEWERS OR DRAINS:** COVERS LOSS TO YOUR PROPERTY CAUSED BY THE BACKING UP OF WATER FROM SEWERS OR DRAINS TO THE LIMIT SPECIFIED IN THE POLICY.

**BUILDING ORDINANCE OR LAW COVERAGE:** PROVIDES COVERAGE FOR INCREASED COSTS OF CONSTRUCTION OR DEMOLITION FOLLOWING A COVERED LOSS IN ORDER TO COMPLY WITH CURRENT BUILDING CODES. COVERS BOTH THE DAMAGED PORTION AND ANY UNDAMAGED PORTION AS NECESSARY TO BRING THE STRUCTURE UP TO CODE.

**CREDIT CARD, CHECK FORGERY AND COUNTERFEIT MONEY:** COVERAGE CAN BE ADDED TO, OR INCREASED LIMITS ARE AVAILABLE UNDER A HOMEOWNERS POLICY.

**COMPUTERS:** THIS IS ADDITIONAL COVERAGE ENDORSED TO A HOMEOWNERS POLICY, WHICH PROVIDES ADDITIONAL COVERAGE FOR YOUR PERSONAL COMPUTER SYSTEMS IN YOUR HOME.

**CORPORAL PUNISHMENT/PROFESSIONAL LIABILITY FOR TEACHERS:** LIABILITY COVERAGE, WHICH CAN BE ENDORSED TO A HOMEOWNERS POLICY FOR TEACHERS OR SCHOOL ADMINISTRATORS.

**COURSE OF CONSTRUCTION:** PROPERTY COVERAGE FOR A DWELLING UNDER CONSTRUCTION, WHICH WILL BE OCCUPIED BY THE POLICY HOLDER. CONSTRUCTION MUST BE SUPERVISED BY A LICENSED CONTRACTOR.

**DWELLING FIRE POLICY:** WRITTEN FOR EITHER AN OWNER OR TENANT OCCUPIED HOME. COVERAGE FOR THE DWELLING, CONTENTS, OTHER STRUCTURES AND LOSS OF USE CAN BE INCLUDED. USUALLY WRITTEN ON AN ALL RISK, REPLACEMENT COST BASIS, SUBJECT TO EXCLUSIONS. PERSONAL LIABILITY AND PREMISES MEDICAL PAYMENTS CAN BE ADDED.

**DISABILITY INCOME:** POLICY PROVIDES MONEY TO REPLACE LOSS OF EARNED INCOME WHILE TOTALLY DISABLED FORM SICKNESS OR AN ACCIDENT.

**FARM OWNERS POLICIES:** LIABILITY AND PROPERTY COVERAGE THAT IS DESIGNED FOR INDIVIDUALS WHO FARM FOR PROFIT. **INCIDENTAL FARM COVERAGE CAN BE ADDED TO A HOMEOWNERS POLICY.**

**GRAVESTONE OR MONUMENT COVERAGE:** PROVIDES COVERAGE FOR DAMAGE TO THESE ITEMS. A NOMINAL LIMIT IS OFTEN INCLUDED UNDER A HOMEOWNERS POLICY, LIMITS CAN BE INCREASED.

**HOMEOWNERS:** PROVIDES COVERAGE FOR THE DWELLING, OTHER STRUCTURES, CONTENTS, LOSS OF USE AND PERSONAL LIABILITY. CAN BE WRITTEN FOR A HOMEOWNER, RENTER OR CONDO OWNER. USUALLY PROVIDES COVERAGE ON AN ALL RISK, REPLACEMENT COST BASIS, SUBJECT TO EXCLUSIONS. SPECIAL LIMITS AND RESTRICTIONS APPLY TO MANY PERSONAL ITEMS, SUCH AS, JEWELRY, FURS, GUNS, CASH, SECURITIES, ELECTRONICS (INCLUDING COMPUTERS), BOATS, TRAILERS OR GOLF CARTS.

**IDENTITY THEFT EXPENSE:** PROVIDES COVERAGE FOR EXPENSES INCURRED IN THE PROCESS OF RECOVERING "YOUR IDENTITY" CAUSED BY PERSONS FRAUDULENTLY USING YOUR PERSONAL INFORMATION FOR FINANCIAL GAIN. EXPENSES INCLUDE BUT ARE NOT LIMITED TO: LOST WAGES, ATTORNEY FEES, LOAN APPLICATION FEES OR EXPENSES TO CREDIT REPORTING AGENCIES INCURRED DURING THE RECOVERY PROCESS.

**INCIDENTAL BUSINESS EXPOSURES:** PROVIDES LIMITED LIABILITY AND PROPERTY COVERAGE TO CERTAIN TYPES OF BUSINESS EXPOSURES UNDER A HOMEOWNERS POLICY.

**LIFE:** THIS COVERAGE PROVIDES INSTANT TAX FREE MONEY TO YOUR FAMILY TO HANDLE ANY FINAL EXPENSES AND PROVIDES FOR THEIR FUTURE.

**LONG TERM CARE:** LONG TERM CARE INSURANCE ENABLES YOU TO TRANSFER SOME OF THEIR FINANCIAL BURDEN TO LONG TERM CARE COST TO INSURANCE COMPANY AND PROTECTS YOUR ACCUMULATED WEALTH FROM THIS DEVASTATING EXPENSE.

**MOLD/FUNGI:** THIS COVERAGE IS USED TO INSURE AGAINST CLAIMS ARISING FROM A MOLD/FUNGI OCCURRENCE AS DEFINED IN THE POLICY FORM.

**MOTOR HOME POLICY:** PROVIDES COVERAGE SIMILAR TO AN PERSONAL AUTOMOBILE POLICY, I.E., LIABILITY, PERSONAL INJURY PROTECTION AND PHYSICAL DAMAGE. SOME COMPANIES OFFER TRAVEL EXPENSE REIMBURSEMENT AND INCREASED TOWING EXPENSE.

**MOTORCYCLE/MOPED POLICY:** COVERAGE CAN INCLUDE LIABILITY, PERSONAL INJURY PROTECTION, PASSENGER LIABILITY AND PHYSICAL DAMAGE. COVERAGE FOR ACCESSORIES CAN ALSO BE PROVIDED BY SOME COMPANIES.

**NATURAL DISASTER COVERAGE:** THESE POLICIES PROVIDE COVERAGE FOR EARTHQUAKE, FLOOD, AND/OR LANDSLIDE. CAN BE WRITTEN SEPARATELY OR AS ONE POLICY COVERING ALL EXPOSURES. **ALL HOMEOWNERS POLICY FORMS EXCLUDE COVERAGE FOR THESE ITEMS.**

**PERSONAL UMBRELLA:** A HIGHER LIMIT OF LIABILITY THAT PROTECTS YOU AGAINST CATASTROPHIC LOSSES. COVERAGE EXTENDS OVER YOUR HOMEOWNERS, AUTO AND RECREATIONAL VEHICLE POLICIES.

**REFRIGERATED PRODUCTS:** SOME HOMEOWNER'S POLICIES PROVIDE A LIMITED AMOUNT OF COVERAGE FOR LOSS OF REFRIGERATED PRODUCTS CAUSED BY CHANGES IN TEMPERATURE RESULTING FROM A COVERED LOSS. THIS ENDORSEMENT INCREASES THAT VALUE TO A SPECIFIED AMOUNT.

**SCHEDULED ITEMS:** COVERAGE IS PROVIDED ON A STATED AMOUNT BASIS FOR SUCH ITEMS AS JEWELRY, FINE ARTS, ANTIQUES, SILVERWARE, STAMPS, COINS, VALUABLE PAPERS, RARE BOOKS, CAMERAS, MOUNTED ANIMALS (TAXIDERMY) AND/OR GUNS. APPRAISALS OR RECEIPTS ARE REQUIRED TO OBTAIN COVERAGE. PICTURES ARE DESIRABLE AS WELL. THIS COVERAGE IS USUALLY WRITTEN ON AN ALL RISK BASIS WITH FEW EXCLUSIONS.

**SNOWMOBILE POLICY:** PROVIDES COVERAGE SIMILAR TO ATV'S

**WATERCRAFT:** DUE TO RECENT LICENSING LAWS IN UTAH, ALL WATERCRAFT ARE NOW REQUIRED TO CARRY LIABILITY COVERAGE IN ORDER TO BE REGISTERED. DEPENDING UPON THE ENGINE SIZE, THIS MAY BE PROVIDED AUTOMATICALLY BY YOUR HOMEOWNERS POLICY. HOWEVER, IN ORDER TO PROVIDE MEDICAL PAYMENTS, PHYSICAL DAMAGE OR LIABILITY FOR LARGER WATERCRAFT A SEPARATE POLICY SHOULD BE WRITTEN. COVERAGE CAN BE WRITTEN TO INCLUDE TRAILERS AND INCIDENTAL EQUIPMENT.

**WATER & SEWER LINE CONNECTION COVERAGE:** WE CAN PROVIDE \$5,000 COVERAGE FOR WATER AND SEWER LINE PROTECTION FOR \$120.00 PER YEAR.

The suggested options listed are typically **NOT** included in a proposal or policy. This list identifies some additional coverage we suggest you consider. This is not a complete list of all available options you may need and is provided for information purposes only.

**ALL COVERAGE IS SUBJECT TO THE POLICY CONDITIONS, LIMITATIONS AND EXCLUSIONS AND SHALL NOT BE ALTERED BY THE FOREGOING SUMMARIES. ALWAYS READ YOUR POLICY AND LET US KNOW IF YOU HAVE ANY QUESTIONS ABOUT A COVERAGE OR EXCLUSION.**