



Protecting Your Home

Homeowners Insurance Provides:

- Damage to your home's physical structure, other structures (e.g., garage, shed), and your personal belongings
- Additional living expenses in the event of a covered loss
- Your personal liability in the event someone is injured or their property is damaged by you or a family member

Extra Coverages (Endorsements) Available

- **Special coverage for contents.** Cover your personal property in more situations than the basic policy.
- **Contents replacement cost coverage.** Pays replacement value on property damaged by a covered loss.
- **Additional replacement cost coverage.** This coverage makes available an additional amount to help rebuild your home.
- **Valuable items plus.** Provides higher limits for special classes of property such as jewelry, silverware, home computers, etc.
- **Coverage for water back-up.** Provides coverage if water backs up through your sewer, drain, or if water overflows from your sump pump.
- **Identity fraud coverage.** Helps cover costs to restore your identity if it's used fraudulently.
- **Green home coverage.** This coverage will help replace or rebuild with "green" materials, after a covered loss occurs.

Let Our Family Help
Your Family, Get A
Quote Today!



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Tips When Purchasing Homeowners Insurance

- **Don't put it off!** Buyers should start looking for a home insurance provider as soon as they have a contract accepted to buy a home.
- **Know what your policy does and doesn't cover.** Homeowners insurance protects against most common exposures like water damage, electrical fires and roof leaks, but maintenance issues like mold and pest infestations usually aren't covered.
- **Look into extra coverages.** This could be for items such as fine art, jewelry, antiques, etc. may require extra coverages that typically aren't covered.
- **Pick a high enough deductible.** When selecting an insurance policy. This could help you save money on your insurance but will cause you to have to pay more out of pocket in the event a claim is filed.
- **Know if you need an additional policy.** Depending on your location, homeowners need to make sure they have adequate coverage for severe weather disasters such as wildfires, hurricanes and floods.
- **Make sure to know what each of the three basic levels of coverage represent.** These are: actual cash value, replacement cost, and extended replacement cost.

There Are Many Ways To Save On Homeowners Insurance

- **Multi-policy discount.** You can save when you have more than one policy with the same provider.
- **Home buyer discount.** Available to customers who have purchased their home within the prior year.
- **Loss-free discount.** Offered to eligible customers who have not experienced a loss within a specified time period.
- **Protective device discount.** When the home has devices such as smoke detectors, interior sprinklers, or home security systems.
- **Series of upgrades discount.** You could save if the electrical, heating, plumbing, or roof has been replaced/upgraded.
- **Paid in full discount.** You could receive a discount when the policy is paid in full rather than with payments.



Get A Quote Today!

