



Coverage Limit

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**Personal Liability -** **\$500,000**  
**Each Occurrence**

Coverage for the cost to defend and indemnify for claims or suits against you or someone covered by the policy for accidental personal injury or property damage.

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**Medical Payments to Others** **\$5,000**

Medical expenses for people other than you and your family who may be injured either on your premises or as a result of your actions away from the home.

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**Dwelling** **\$357,000**

The main residential building on the premises, including attached structures.

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**Other Structures** **\$35,700**

Fences, driveways, sidewalks and buildings not attached to the home.

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**Personal Belongings(Includes** **\$178,500**  
**Replacement Cost)**

Refers to all of your belongings and household goods.

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**Loss of Use** **\$71,400**

Coverage for expenses incurred in the event your home is uninhabitable as a result of a covered loss.