



What Is Covered Under Home Insurance ?

Home insurance is essential to keep your home safe from any unforeseen contingency. A difficult situation may arise in the form of a theft or natural damage to the house. By paying a small amount of premium every year, home owners can easily nullify the risk of losing household appliances or costly jewelry. Let's check out what all is covered under home insurance!

Damage To Your House

The insurance provides coverage for partial or complete destruction of the house due to fire, hurricane, theft, vandalism or any other condition listed in your policy.



Additional Structures

Home insurance pays for the damage caused to the additional structures in your property such as garage, fence, pool or work shed.



Medical Coverage

The policy covers any medical expenses that you have to incur due to an accident in the home. The amount of medical coverage is fixed on per person basis.

Home Appliances

Home insurance also provides coverage for damage or loss occurred to the home appliances. A list of these appliances needs to be given along with their value at the time of buying the insurance policy.

Expensive Articles

All the expensive articles and jewelry items must be notified at the time of insurance purchase. Provide the monetary value of each item as they generally require additional coverage.



Personal Liability

It helps to protect your belongings and covers your legal expenses if you or any of your family members cause injury to a third party on his property.



Furniture And Fixtures

Damage to any furniture items or other fixtures in the house such as cupboards or bar counters are also covered under the home insurance policy. The cost of these items needs to be provided beforehand to the insurance agency.

Brought To You By:
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