



## **Home Insurance**

## • HOME IMPROVEMENTS, ALTERATIONS, AND ADDITIONS INSURANCE

Home owners are covered for accidental damages to household enhancements for which your association's policy does not provide coverage and is subject to your home insurance policy limits.

## PERSONAL PROPERTY INSURANCE

Home owners or Renters Insurance are provided protection for household possessions and personal belongings.

## PERSONAL LIABILITY INSURANCE

A home owner or renter policy provides liability coverage and personal property insurance should an accident occur where a person in injured on your property or you damage property that belongs to others.