

What is in a standard homeowners insurance policy?



A standard homeowners insurance policy includes four essential types of coverage. They include:

- Coverage for the structure of your home.
- Coverage for your personal belongings.
Liability protection.
- Additional living expenses in the event you are temporarily unable to live in your home because of a fire or other insured disaster.

How much homeowners insurance do I need?

You need enough insurance to cover the following:

- The structure of your home.
- Your personal possessions.
- The cost of additional living expenses if your home is damaged and you have to live elsewhere during repairs.
- Your liability to others.