



The Rental Dwelling Policy includes the following coverages:

- **Dwelling Coverage** - To pay for covered repairs or reconstruction of the dwelling.
- **Personal Property Coverage** - To pay for repairs to or replacement of the customer's personal property rented or held for rental at the rental dwelling.
- **Loss of Rents Coverage** - To reimburse the customer for rental income lost if the rental dwelling is damaged by a covered loss and cannot be rented.
- **Liability Coverage** - To protect the customer against costly liability lawsuits.

Dwelling – Coverage A

This coverage insures the dwelling and other structures on the property, such as:

- Garages
- Swimming pools
- Fences
- Storage buildings
- Attached wall-to-wall carpeting
- Outdoor antennas

Personal Property – Coverage B

This coverage insures the customer's personal property on the rented residence premises:

- Property used for maintenance of the rented residence premises, including landscape equipment.
- Personal property owned by the customer and rented or held for rental with the insured rental dwelling.

Loss of Rents – Coverage C

- This coverage reimburses the fair rental value of the dwelling for up to 12 months if the rental dwelling is left uninhabitable due to a covered loss.

Business Liability – Coverage L

- This covers the customer's legal liability for accidental bodily injury, personal injury or property damage from covered claims arising from the ownership, use or maintenance of the insured premises. Coverage may also include the cost of legal defense.



Premises Medical Payment – Coverage M

- This coverage may pay for necessary medical expenses incurred if someone is accidentally injured while on the premises of the rental property. Some people, including the tenants, are excluded from this coverage.

Additional Coverages, Inflation Coverage and Additional Policy Provisions

These additional coverages are included in the State Farm Rental Dwelling policy at no extra charge:

- **Debris Removal** - Pays for reasonable expenses incurred to remove damaged property following an insured loss, up to a specified limit.
- **Reasonable Repairs** - Pays for reasonable repairs incurred to protect covered property from further damage due to a loss insured.
- **Outdoor Trees, Shrubs and Other Plants** – Pays for damage caused by fire, lightning, explosion, riot, civil commotion, aircraft, vehicles (not owned or operated by a resident at the residence premises), vandalism, malicious mischief or theft. Coverage is limited to five percent of the Dwelling – Coverage A limit of liability, not to exceed \$500 for any one tree, shrub or plant.
- **Fire Department Service Charge** – Provides up to \$500 due to costs assumed by contract or agreement to provide fire protection from a loss insured.
- **Property Removed - Insures** property endangered by a covered cause of loss at the rental dwelling for up to 30 days after it has been moved to a different location. This coverage also pays reasonable expenses incurred for the removal and return of the covered property.
- **Arson Reward** - \$1,000 will be paid for information leading to an arson conviction in connection with a covered fire loss to the rental property.
- **Volcanic Action** - In certain situations, may cover loss to a building and property within a building resulting from volcanic blast or airborne shock waves, ash or lava flow.
- **Replacement Cost Dwelling Coverage** - Pays for the cost to repair or replace the dwelling up to a specified limit. Until the actual repair or replacement is completed, there may be a deduction for depreciation.
- **Inflation Coverage** - This coverage automatically increases the amount of insurance on the dwelling and per



Coverage Exclusions- Know what is not covered

While the State Farm Rental Dwelling policy provides broad coverage, it does not provide coverage for every loss. Examples of losses not insured include, but are not limited to;

- Damage caused by continuous or repeated seepage or leakage of water or steam.
- Water damage caused by flood or underground water and water from sewers or drains which enters in and overflows sump pumps.
- Earth movement including earthquake and mudslide.
- Damage caused by settling, deterioration, contamination, or nuclear hazard.
- Damage caused by birds, rodents, insects, or domestic animals.
- Liability losses resulting from professional liability or intentional injury to others.