

## Free Additional Coverages that come with the Homeowners Insurance Package

In addition to the six standard coverage sections that are included in your home insurance policy (Dwelling, Other Structures, Personal Property, Loss of Use, Liability, and Medical Payments), most companies also offer a variety of other protections that come at no additional charge. Following is a list of additional coverages found in most homeowner policies.

**Debris Removal.** The last thing you want to do after a terrible storm is clean up the rubble. Debris removal is included with most home insurance policies, free of charge.

**Trees, Shrubs, and Plants.** Your home insurance coverage can extend, believe it or not, to cover your trees. Normally there is a limit of \$500 per tree. This coverage is always excluded if the tree or plants die from natural causes.

**Credit Card, EFT Card, Forgery, and Counterfeit Money.** Most home insurance companies will pay up to \$500 for your obligation to pay because of theft or unauthorized use of your credit card or EFT card. Thus you get some free credit card theft protection.

**Loss assessment.** A loss assessment is a fee that is charged to homeowners when a community's amenities are damaged. If something damages your community association's pool, for example, and the association recovers the cost from all homeowners, you may have coverage through your homeowners insurance. Most home insurance companies will pay \$1,000 for loss assessment charges by a corporation or association of property owners.

**Ordinance or Law.** If a law or ordinance demands that your property needs some construction, remodeling, demolition, or repair, you don't need to worry. Most home insurance policies will pay up to 10% of your dwelling coverage to take care of this for you.

**Grave Markers.** If a grave marker you own is damaged, your insurance company can pay up to \$5,000 to have it fixed or replaced. It does not even have to be on your property.