WHAT DOES HOMEOWNERS COVERAGE PROTECT?

DWELLING COVERAGE

Provides protection for your home against damage from fire, wind, hail, theft, and other covered losses. Also includes assistance with additional living expenses if your home becomes uninhabitable due to a covered event.

- FIRE DAMAGE
- WIND DAMAGE
- HAIL DAMAGE
- THEFT

PERSONAL PROPERTY/CONTENTS

Provides protection for your personal property, covering the contents of your home and items stored in other structures. If your belongings are damaged, destroyed, or stolen in a covered loss, this coverage helps repair or replace them.

- CLOTHING
- FURNITURE
- ELECTRONICS



LIABILITY

- LEGAL EXPENSES IF SUED
- INJURED PARTY'S LOST WAGES
- REPAIR COSTS FOR ACCIDENTAL DAMAGE

Coverage that protects you if you're held responsible for causing injury or property damage to others, including court costs and defense expenses for covered claims.

OTHER STRUCTURES/OUTBUILDINGS

Outbuildings and other structures are ***not*** automatically covered by home insurance and **must be listed individually on your policy's declaration page for coverage to apply.**

- SHEDS
- DETACHED GARAGES
- FENCES
- DOCKS

Optional coverage that protects other structures on your property from damage, including garages, storage sheds, shops, fences, and more.

The statements of coverage are subject to certain exclusions and conditions. Only the policy form contains the actual insurance contract. For specific details, contact a Missouri Farm Bureau agent.

MISSOURI FARM BUREAU INSURANCE

AUTO | HOME | LIFE | BUSINESS

We've got Missouri covered.

YOU WORK HARD FOR WHAT YOU GET, WE'RE FOR WORKING HARD TO PROTECT IT.

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