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Make sure you're protected; request homeowners insurance quote from Citrus Insurance today. Find out how you could save on coverage that goes above and beyond that of many other homeowner's insurance carriers.

We'll work with you to determine the appropriate insurance coverage for your needs. Contact us today at 321.202.2670.

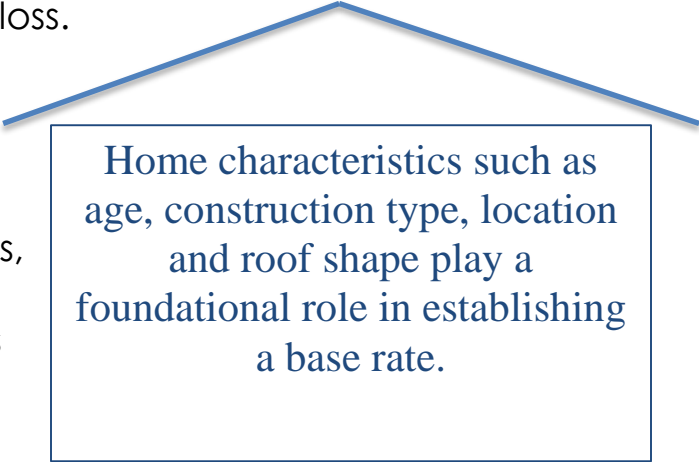
Homeowners Coverage Explained:

Your Home

The home insurance coverage protects your home and any structures attached directly to it. Ideally, the amount of home insurance coverage you carry should equal the cost of rebuilding your home after a total loss.

Other Structures

This house insurance covers other structures set apart from the dwelling on the residence premises, such as a detached garage. This home insurance coverage applies up to the limits provided in your policy and can be increased if necessary.



Home characteristics such as age, construction type, location and roof shape play a foundational role in establishing a base rate.

Personal Belongings

Your home is filled with furniture, clothes, sports equipment and other items that mean a lot to you. This helps replace these items if they are lost, stolen or destroyed as a result of a covered loss.

Temporary Living Expenses

This coverage applies if someone is injured or their property is damaged and you are to blame. The coverage applies anywhere in the world. When choosing your liability coverage limits, consider things like how much money you make and the assets you own. Your personal liability coverage should be high enough to protect your assets if you are sued.

Medical Payments

This covers medical expenses for guests if they are injured on your property, and in certain cases covers people who are injured off of your property. It does not cover health care costs for you or other members of your household.



Maximize Your Discounts

- ✓ Smoke detectors
- ✓ Dead bolt
- ✓ Fire extinguisher
- ✓ Alarm system
- ✓ Wind Mitigation Features
- ✓ Fire Sprinklers

Here are a few things to think about before purchasing homeowners insurance. If you aren't sure about the answers, call us. We will help guide you to the best solution.

- How much will it cost to rebuild my home if it is damaged or destroyed? It's important that you determine the cost to rebuild your home, not what you paid for it and not what the home next door sold for. Do not include the value of the land. The value should be the closest estimate possible on the cost to rebuild it.
- Decide if you want replacement cost coverage or actual cash value coverage on your personal belongings. Replacement cost will replace the 10 year old sofa with a new one of like kind. Actual cash value will pay you the cost new of the sofa minus depreciation.
- How much can I afford to pay if I have a loss? How much deductible can I afford if my home or my personal possessions are damaged, \$250, \$500, \$2,500? The higher the deductible the lower your premium.
- What discounts are available? Make sure your agent knows if your home has any of these: central station fire &/or burglar alarm, fire sprinklers or any wind mitigation features.
- What is the procedure for filing and settling a claim?
- **Important!** Damage caused by **flood** is not covered. A homeowner policy does not cover damage caused by a flood. Please contact us to see how affordable the peace of mind is when your home is covered for flood.