

Personal Lines

Protecting your rental property— and your income

With Citizens **dwelling fire coverage**, we put the same care into protecting your rental property as we do with your own home, with a suite of options tailored to owners of income-generating properties.

DWELLING FIRE



Flexible protection

Additional liability limits can be added to further protect you from lawsuits or expenses resulting from an accident on your property.

Going above and beyond

Optional extended dwelling replacement cost covers you for up to 125 percent of Coverage A limits.

Multiple structures, one policy

Protects sheds, unattached garages, and much more.

Watching out for water

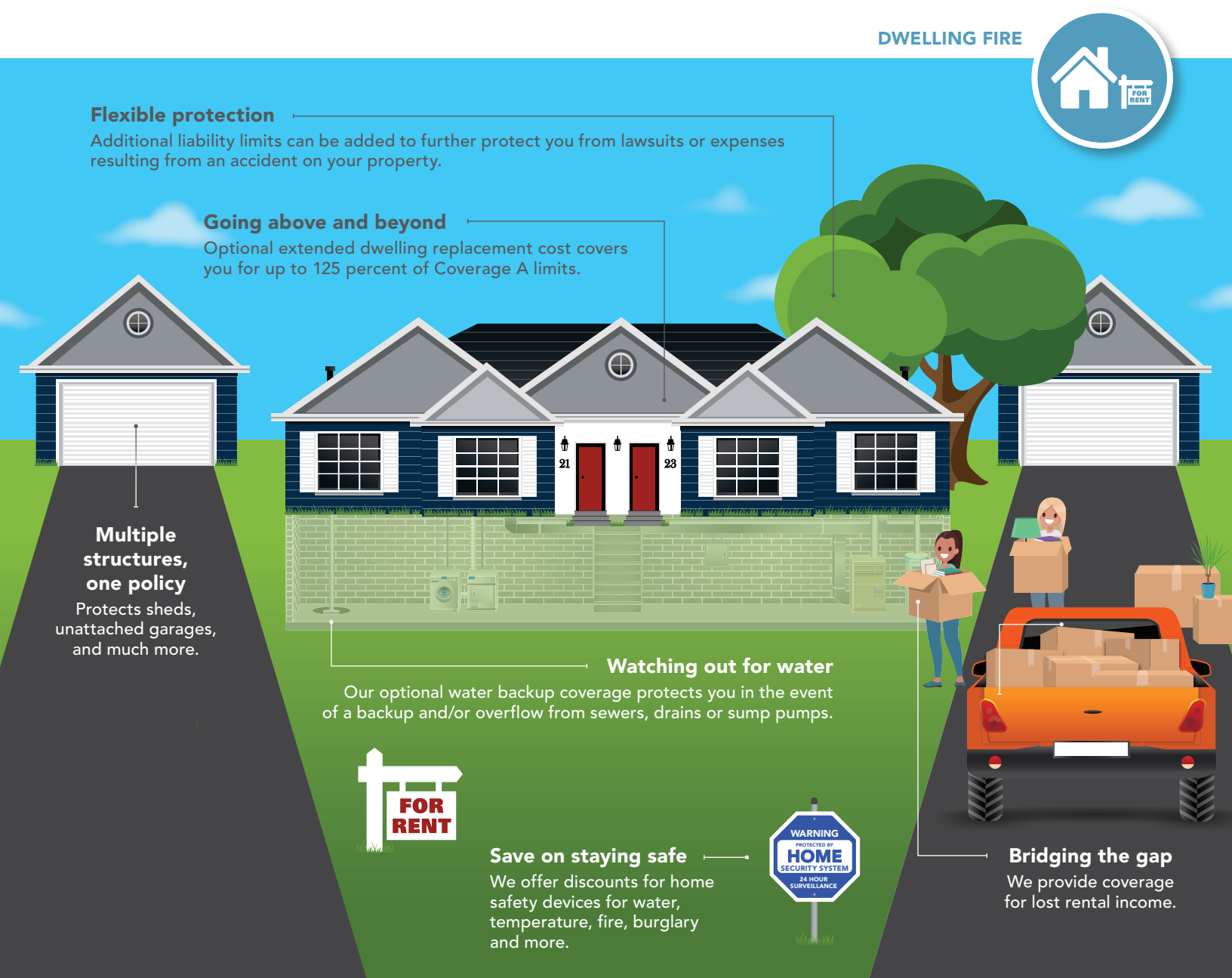
Our optional water backup coverage protects you in the event of a backup and/or overflow from sewers, drains or sump pumps.

Save on staying safe

We offer discounts for home safety devices for water, temperature, fire, burglary and more.

Bridging the gap

We provide coverage for lost rental income.



Covering more than just fire

It may have a misleading name, but the benefits of **dwelling fire coverage** are clear. We cover up to four two-unit properties, with protection features including:

Securing your structures

Functional replacement cost—for older buildings (pre-1940), this covers the amount which it would cost to repair or replace a damaged building using materials and methods functionally equivalent to obsolete, antique or custom construction materials and methods.

Ordinance or law coverage—for post-claim repairs that need to be brought up to current building codes.

Water backup—provides for loss resulting from water which backs up through sewers and drains, or which overflows from a sump pump, including related loss due to fungi, mildew, mold, and wet or dry rot.

Other structures—extends protection to detached structures on property not used for business.

Weathering the storm

Roof resurfacing—actual cash value for roof repair when damage is caused by windstorm or hail*

Earthquake—provides coverage for loss (separate deductible applies)

Protecting your wallet

Trust coverage—if the titles to your rental properties are held in a trust, this coverage protects you from any liability from bodily injury or property damage that occurs on the property.

Theft coverage—optional protection available if any of your personal property is stolen from one of your rental properties.

Personal injury coverage—guard against potentially litigious renters, with coverage for personal injury arising out of offenses as false arrest, malicious prosecution, wrongful eviction, slander or libel.

Ready to make a move?

Talk to us today to learn more about the benefits of **dwelling fire coverage** from Citizens, and to get a quote.

*Coverage not available in all states.

The
Hanover
Insurance Group®

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

[hanover.com/personalinsurance](https://www.hanover.com/personalinsurance)
The Agency Place (TAP)—<https://tap.hanover.com>

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