

Personal Lines

# Protecting your rental property— and your income

With The Hanover's **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

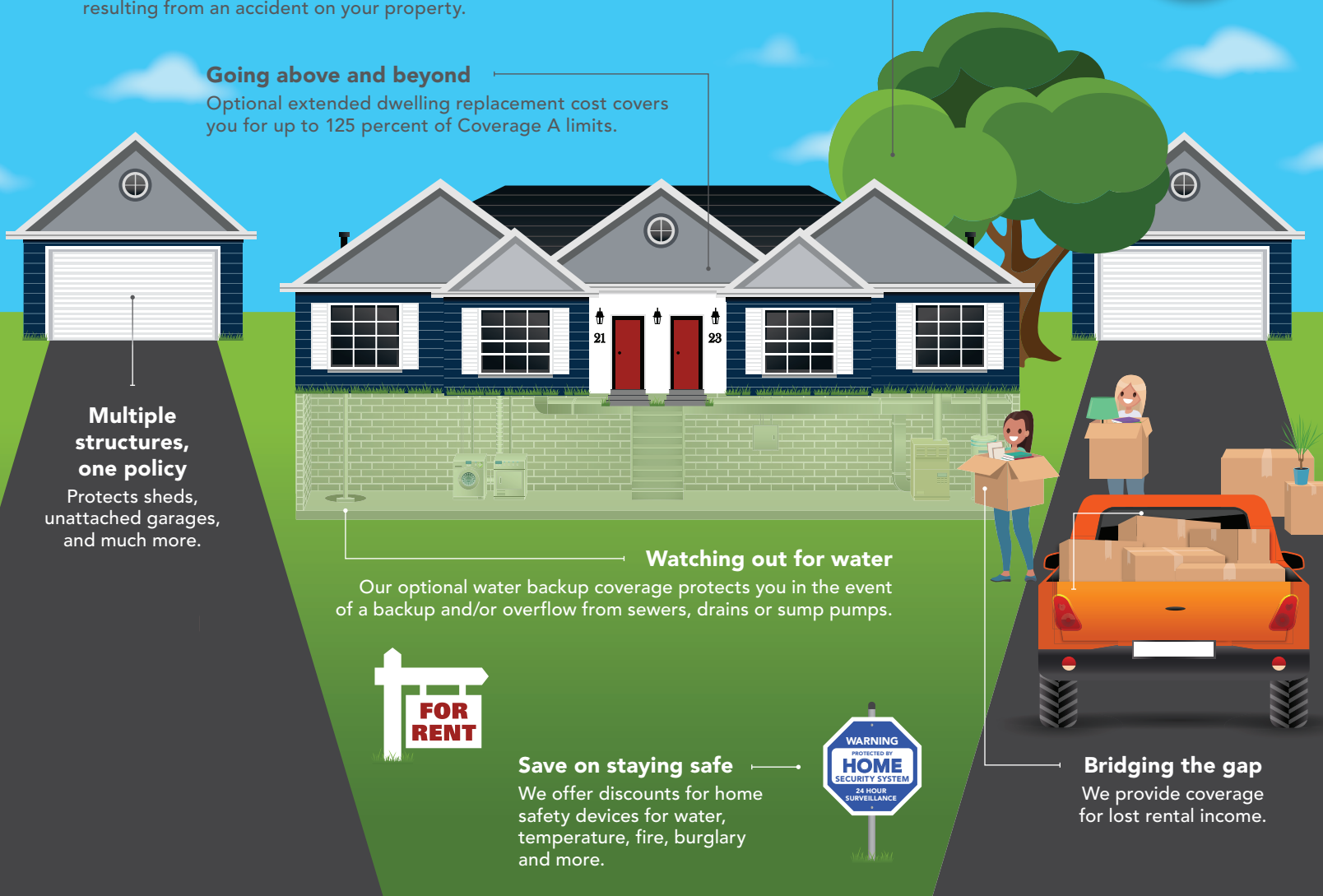
Our optional water backup coverage protects you in the event of a backup and/or overflow from sewers, drains or sump pumps.

### 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 The Hanover, and to get a quote.

\*Coverage not available in all states.

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