

Homeowners

We provide coverage you can trust to protect your home and family.

AVAILABLE IN

Florida

Louisiana

Texas

Alabama

Mississippi

South Carolina

North Carolina



What's covered. And everything else.

What's Covered

- ✓ The structure of your home
- ✓ Other structures on your property, like a garage or shed
- ✓ Your personal belongings
- ✓ Additional living expenses if you cannot live in your home due to a covered loss or repairs
- ✓ Your personal liability or legal fees
- ✓ Valuable items, with options to add extra coverage (subject to special limits for certain categories)

What's Not Covered

- ✗ Flood damage (requires separate flood insurance)
- ✗ Earthquake damage unless added by endorsement (including other earth movement such as landslide, subsidence, sinkhole)
- ✗ Normal wear and tear or maintenance-related issues
- ✗ Damage from pests (termites, rodents, etc.)
- ✗ Intentional damage or neglect
- ✗ Certain high-value items without scheduled coverage
- ✗ Water or water-borne material that backs up through sewers or drains or overflows/discharges from a sump or related equipment, unless added by endorsement

Learn more about this product and many more at lilypadins.com