



# Dwelling

mutualofwausau.com

# Insurance Protection for Your Seasonal or Rental Dwelling.

#### **Included Coverage:**

- Residence The dwelling used as a seasonal residence, or that is rented to others.
- **Replacement Cost Terms** Claim settlement for the dwelling at replacement cost up to the policy limit. Not available on all dwelling policies.
- Fire Department Service Charge Charges incurred due to fire departments called to protect your property.

## **Optional Coverage:**

- Added Perils for Refrigerated Food Products Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power in owner-occupied dwelling.
- **Dwelling under Construction** Theft and collapse coverage while your new seasonal or rental home is being built.
- Inflation Guard Automatically increases your dwelling limit to protect against increased building costs.
- Liability/Medical Payments Provides defense and coverage for injury or damage in which you are liable.
- Loss of Rents Coverage for expenses you incur if you cannot rent the dwelling after a covered loss.
- **Modified Replacement** Replacement coverage for partial losses when the dwelling is insured for less than 80% of the replacement value.
- Ordinance or Law Covers increased building costs due to changes in an ordinance or law.
- Personal Property Protection for your personal belongings.
- Related Private Structures Covers detached structures on the insured premises.
- **Replacement Cost Personal Property** Claim settlement for personal property on a replacement cost basis in owner-occupied dwellings.
- **Theft Coverage** Provides theft coverage for personal property from an owner-occupied dwelling.
- Tree Removal For fallen trees due to wind.
- Water Back Up and Sump Discharge or Overflow For water damage that backs up through your sewer, drains, or sump pump for owner-occupied dwellings.

### **Available Discounts:**

- New Home Under 20 years of age.
- Mortgage Free Property without a mortgage or lienholder.