A package of coverage for landlords

Farmers has a coverage package tailored to dwelling that you rent to others, f you own a one- to four-family

Real property

and tear, earth movement (including of damage. The exceptions, such as wear residence are covered for almost any type used principally as a private rental listed in your coverage. earthquake), flood, and nuclear hazard, are Your house and any separate structures

carpeting is covered up to the limit you attached structures and wall-to-wall If your house is rented to others, all

purposes are not covered by this policy available. Separate structures used for dwelling. Optional higher amounts are the amount of coverage on your rental property, such as a detached garage or Separate structures on your rental manufacturing, commercial or farming toolshed, are covered up to 10 percent of

Personal property

amounts of coverage are also available your rental dwelling. Optional higher 5 percent of the amount of coverage on Your personal property is covered for up to

> covered for a loss caused by the following: Your personal property at the rental dwelling is

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke, if loss is sudden and accidental
- Falling objects

Vandalism

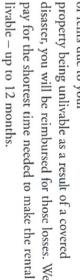
- Weight of ice, snow or sleet
- Sudden and accidental discharge of water or steam from a plumbing, heating or air conditioning system, or domestic appliance
- Freezing of domestic appliance
- Sudden and accidental electrical damage to appliances and fixtures (but not tubes or transistors)
- Damage resulting from sudden and accidental bulging, cracking, rupture, and burning of steam or hot water heating systems and hot

Additional coverages

Trees, plants, shrubs and lawns

operated by a resident, vandalism, and theft. civil commotion, aircraft, vehicles not owned or item, for loss by fire or lightning, explosion, riot or amount of coverage, but not more than \$500 per You are covered up to an additional 5 percent of the

of rents due to your If you experience a loss



Fire Department Service Charge

coverage, with no deductible, for service charges made by a fire department. Your coverage pays up to \$500 on top of your other

*Not available in Arizona.

Debris Removal

for reasonable debris removal expenses following a the amount of coverage on the residence premises You are also covered up to an additional 5 percent of

Liability Coverages

Expenses

and witness fees. Also any expenses you incur at attorney fees, investigator fees, expense of witnesses defend on your behalf, including court costs, release attachments, and the cost of bail bonds. policy pays the premium on appeal bonds, bonds to actual loss of wages are covered. In addition, this Farmers' request, including up to \$60 a day for Your liability coverage includes expenses in a suit we

