

Solid coverage under Universal's standard policies.

Homeowners, landlords, renters and condominium owners can depend on Universal. Ask your Universal agent for policy availability and details.

	Homeowner	Condo Owner	Landlord (Dwelling Fire)	Renters
Dwelling	•	•	•	
Other Structures	•		•	
Personal Property & Valuables	•	•		•
Medical Payments	•	•	•	•
Personal Liability	•	•	•	•
Loss of Use	•	•		•
Loss Assessment	•	•		
Loss of Rental Income			•	

• Coverage available for additional cost.

Easy online access

Managing your policy is easy with Universal's special website feature, *My Universal*. Make payments and gain access to important policy documents online at www.universalthnorthamerica.com.

Foul weather. Or fastballs through the kitchen window. For life's little occurrences, homeowners need insurance protection they can count on. When the unexpected happens...

...Universal has a plan for that.

Universal Office Locations:

Florida
101 Arthur Andersen Parkway
Suite 220
Sarasota, FL 34232
Toll free: 866-338-4262
Office: 941-378-8851

Texas
9901 IH 10 West
Suite 980
San Antonio, TX 78230
Toll Free: 866-958-4289
Office: 210-877-5800

Customer Service
866-458-4262

Claims
866-999-0898

This brochure is not an insurance policy; it provides a general description of Universal's homeowners insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. All types of coverage listed are subject to limits and should be reviewed closely to ensure sufficient coverage. Increased coverage limits and optional customized coverage are available for an additional premium.

Insurance products are issued and underwritten by one of Universal's insurance companies: Universal North America Insurance Company or Universal Insurance Company of North America. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.



Universal North America

www.universalthnorthamerica.com



Homeowners Insurance™

CUSTOMIZED PERSONAL PROPERTY AND LIABILITY PROTECTION



Universal North America



Plan now for the unexpected. Ask about homeowners coverage from Universal.
When you need repairs or recovery, peace of mind can never come too soon.

Depend on Universal for the right protection.

Owning property represents a significant investment both in terms of financial commitment and emotional attachment. It seems inconceivable to rebuild a home from ruin. But should that moment ever come, having solid protection, sufficient protection, and the right protection will make all the difference.

Universal homeowners always have shelter.

Universal's standard homeowner's policy provides strong coverage, including:

- **Dwelling**
This includes attached structures such as an attached garage or screened porch.
- **Other Structures**
We provide funds to rebuild detached structures on the property such as a fence, tool shed or gazebo.
- **Medical Payments**
We take care of medical expenses for anyone outside the household who is injured while visiting.

- **Personal Property and Valuables**
We offer the replacement value for personal belongings such as clothing, furniture, appliances, jewelry, furs and heirlooms.
- **Personal Liability Insurance**
We cover claims for property damage or bodily injury for which the homeowners are legally responsible.
- **Loss of Use**
We pay for any costs above normal living expenses if damage prohibits the family from living in their home.
- **Loss Assessment**
We cover costs levied by a homeowners association in the event of loss caused by a covered peril.



Customized coverage adds strength.

A homeowners policy from Universal North America can always be trusted for strong protection. Now, even greater strength is available when and where it's needed most.

Universal's standard policy can be customized with optional coverages, including*:

- Scheduled personal property (for jewelry, furs, heirlooms, etc.)
- Home equipment protection (for air conditioning systems, electronics, pool equipment, etc.)
- Rental to others (available for condominiums or other structures)
- Increased loss assessment
- Permitted incidental occupancies
- Increased other structure coverage
- Golf cart liability
- Identity fraud expense
- Expanded replacement cost terms
- Water damage – sewers, drains & sumps coverage



- Personal injury
- Increased limit of liability – fungi, other microbes or rot endorsement (for mold damage)
- Personal property value loss settlement
- Limited farm liability
- Townhouse/rowhouse
- Seasonal property

**Not all coverage types are offered in all states; available for an additional premium.*