Estate / Probate Dwelling Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

After a homeowner passes away, the home often sits vacant while the estate is settled and the old policy may not respond.

WHAT'S COVERED

Dwelling
Repairs or rebuilds the home after fire, wind, theft and other covered losses.

Vacancy coverage
Protection while the home sits empty.

Premises liability
Injuries on the property.

Other structures
Fences, sheds and detached garages.

Executor named insured
The estate and executor named correctly.

Good to know
Notify the current carrier promptly and ask how long coverage continues.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Contents removed from the home
- × Freeze damage if heat isn't maintained

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Letters testamentary / executor documents
- Current policy on the home
- Occupancy and utilities status
- Plans to sell or keep

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/estate-probate-dwelling/

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