Extended Replacement Cost Insurance

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



OVERVIEW

Extended replacement cost pays 20%-50% above your dwelling limit if rebuilding costs spike after a disaster.

WHAT'S COVERED

Extra rebuild coverage
20%, 25% or 50% above the limit.

Demand surge
Higher costs after regional disasters.

Building
The structure, foundation and built-in systems.

Inflation guard
Automatic annual limit increases.

Guaranteed replacement
Available with some carriers.

Good to know
An updated replacement cost estimate keeps your base limit accurate.

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 30+ 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:

- × Costs above the extra percentage you choose
- × Market or land value
- × Rebuilding you choose not to do
- × Insurers require the home to be insured to its full estimated replacement cost and updates or additions to be reported.

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

- Property address and year built
- Current homeowners declarations page
- Mortgage lender details, if any
- Recent replacement cost estimate

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/extended-replacement-cost/

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