Societies Insurance

FAIR Plan Dwelling Insurance

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



OVERVIEW

When no standard carrier will insure your home, the state FAIR Plan provides basic fire coverage – and we can add wrap-around coverage.

WHAT'S COVERED

Fire and lightning
Basic named perils.

Extended coverage
Wind, hail and smoke, where offered.

Difference in conditions
Wrap-around coverage for liability and theft.

Building
The structure, foundation and built-in systems.

Contents
Furniture, clothing and belongings.

Good to know
We re-shop FAIR Plan homes each year to move back to a standard carrier.

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:

- × Liability and theft unless a DIC policy is added.

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
- Non-renewal or decline notices

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/fair-plan-dwelling/

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