Townhome / Rowhouse Insurance

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



OVERVIEW

Townhomes may be insured like a house or like a condo, depending on what the association covers.

WHAT'S COVERED

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

Personal property
Furniture, clothing and belongings, at home or away.

Loss of use
Hotel and extra living costs while the home is repaired.

Personal liability
Injuries to guests and damage you cause to others.

Loss assessment
Your share of association assessments.

Good to know
Check your HOA documents to see whether you insure the full structure or only the interior.

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:

- × Common areas insured by the association.

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, year built and square footage
- Roof age and type, and heating / electrical updates
- Current declarations page
- Claims in the past 5 years
- HOA insurance requirements

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/townhome-rowhouse/

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