

Coverage for Landlords



FARMERS®

A Package of Coverage for Landlords

If you own a one- to four-family dwelling that you rent to others, Farmers has a coverage package tailored to fit your needs.

Real property

Your house and any separate structures used principally as a private rental residence are covered for almost any type of damage. The exceptions, such as wear and tear, earth movement (including earthquake), flood, and nuclear hazard, are listed in your coverage.

If your house is rented to others, all attached structures and wall-to-wall carpeting is covered up to the limit you select.

Separate structures on your rental property, such as a detached garage or toolshed, are covered up to 10 percent of the amount of coverage on your rental dwelling. Optional higher amounts are available. Separate structures used for manufacturing, commercial or farming purposes are not covered by this policy.

Personal property

Your personal property is covered for up to 5 percent of the amount of coverage on your rental dwelling. Optional higher amounts of coverage are also available.

Your personal property at the rental dwelling is covered for a loss caused by the following:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke, if loss is sudden and accidental
- Vandalism
- Falling objects
- Weight of ice, snow or sleet
- Sudden and accidental discharge of water or steam from a plumbing, heating or air conditioning system, or domestic appliance
- Burglary
- Freezing of domestic appliance
- Sudden and accidental electrical damage to appliances and fixtures (but not tubes or transistors)
- Damage resulting from sudden and accidental bulging, cracking, rupture, and burning of steam or hot water heating systems and hot water heaters

Additional coverages

Trees, plants, shrubs and lawns

You are covered up to an additional 5 percent of the amount of coverage, but not more than \$500 per item, for loss by fire or lightning, explosion, riot or civil commotion, aircraft, vehicles not owned or operated by a resident, vandalism, and theft.

Loss of rents

If you experience a loss of rents due to your property being unlivable as a result of a covered disaster, you will be reimbursed for those losses. We pay for the shortest time needed to make the rental livable – up to 12 months.

Fire Department Service Charge*

Your coverage pays up to \$500 on top of your other coverage, with no deductible, for service charges made by a fire department.

*Not available in Arizona.

Debris Removal

You are also covered up to an additional 5 percent of the amount of coverage on the residence premises for reasonable debris removal expenses following a covered loss.

Liability Coverages

Expenses

Your liability coverage includes expenses in a suit we defend on your behalf, including court costs, attorney fees, investigator fees, expense of witnesses and witness fees. Also any expenses you incur at Farmers' request, including up to \$60 a day for actual loss of wages are covered. In addition, this policy pays the premium on appeal bonds, bonds to release attachments, and the cost of bail bonds.



Emergency first aid

You're covered for necessary medical expenses incurred by other people.

Business liability

You are covered for damages resulting from bodily injury, personal injury or property damage arising out of the ownership, maintenance or use of a rental dwelling.

Discounts

New home discount*

If your house was constructed within the past eight years, you qualify for a New Homes Discount. The actual discount depends on the actual age of your house.
*Electrical systems discount in Minnesota and Missouri.

Home renovation discount*

If you have recently renovated your plumbing, electrical, and heating/air conditioning systems, you may qualify for our Home Renovation Discount.

*Not available in all states.

Optional flood coverage

Coverage for flood is available from the National Flood Insurance Program. If you are interested, your Farmers agent can submit an application for you.

This is not a policy contract but a general description. The policy itself should be read for the coverages and exclusions. The policy deductible applies to all coverages mentioned in the folder unless otherwise stated.



FARMERS

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