

Dwelling Fire Insurance

Property and Liability Protection
for Landlords

Insurance
with values.



Depend on Universal North America® for peace of mind.

Owning rental property represents a significant investment of time and money. Protecting that investment from damage, liability or sudden loss of income is critical for peace of mind. Should a moment of crisis ever arise, sufficient, reliable coverage will make all the difference.

Your investment is safe with us. Universal North America's Dwelling Fire policy provides coverage landlords can bank on, including:

- **Dwelling** – Covers the cost to repair or replace the structure of a home in the event it is damaged or destroyed.
- **Other structures** – Provides funds to rebuild detached structures on the property such as fences, tool sheds or gazebos.
- **Medical payments** – Provides relief for certain medical expenses for those outside the household who are injured while visiting.
- **Personal liability insurance** – Covers claims for property damage or bodily injury for which the property owners are legally responsible.
- **Loss of rental income** – Replaces rental income in the event the rental unit becomes uninhabitable due to covered damage such as a hurricane.



Why choose Universal North America?

We believe that taking care of policyholders is the most important thing we do. Prompt response and timely claims payment are part of the Universal North America promise.

Count on Universal North America.

Storms, earthquakes, fires and accidents are unpredictable. But we're not. Universal North America is experienced with a proven track record of being there for our customers during a catastrophe or life's minor mishaps. And that kind of experience is what has earned us high ratings from A.M. Best and Demotech. Whether you own or rent, we offer solutions for a variety of insurance needs, including:

**Homeowners • Flood • Condominium • Renters
Dwelling Fire • Hurricane • Earthquake • Businessowners**

*Not all products are available in each state.



Easy online access. Managing your Universal North America policy is easy with My Universal[®]. Make payments and gain access to important policy documents online at MyUniversal.com.

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Universal North America[®]

Insurance with Values

Customer Service 866-458-4262

Claims 866-999-0898

MyUniversal.com

This card is not an insurance policy; it provides a general description of Universal North America's Dwelling Fire insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. Insurance products are issued and underwritten by Universal North America Insurance Company. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.