

# JEFIRST FINANCIAL SERVICES

P O Box 2523  
KANSAS CITY KS 66110  
WWW.JEFIRST.COM



**DWELLING PROTECTION** - The building structure defined on your Policy Declarations, where the named insured resides and is principally used as your private residence. Protection for your home from many perils  
*(Has a deductible)*

**PROTECTION FOR OTHER STRUCTURES** - Protects an insured's structures which are separated from the dwelling by a clear space. Protects structures like a detached garage, storage unit, fence, gazebo, etc.  
*(Has a deductible)*

**FAMILY LIABILITY PROTECTION** - Provides protection for insured persons who become legally obligated to pay for covered accidental bodily injury or property damage to others. This protection does not cover auto liability claims. *(Has a limit)*

**GUEST MEDICAL COVERAGE** - Provides protection for your guests, who are accidentally injured on your property as a result of a covered loss. This protection pays for the reasonable and necessary medical expenses they incur, regardless of who was at fault. *(Has a limit)*

**PERSONAL PROPERTY PROTECTION** - Provides protection against covered loss to movable property like a stereo, bicycle, furniture or clothing. Most Homeowners, Condominium, Mobilehome or Renters Insurance Policies set aside special coverage limits for movable personal property, or categories of personal property, like jewelry, money and securities. You can increase the coverage limits for these and other possessions by selecting an Optional Coverage Endorsement to your Homeowners, Condominium, Mobilehome or Renters Insurance Policy. *(Has a general limit and limits on certain property)*

**ADDITIONAL LIVING EXPENSES COVERAGE** - Pays the reasonable increase in living expenses necessary to maintain your normal standard of living when a direct physical covered loss makes your residence premises uninhabitable for up to the amount of time specified in the policy. This may include payments for the additional costs of a place to stay, food and other increased living expenses.



**Common Covered Perils** - Fire, Lightning, Smoke, Explosion, Wind and Hail, Falling Objects, Theft, Vandalism, Liability

**Common Exclusions** - War, riot, civil commotion, flood, seepage, animals, earthquake, water backup, wear and tear, intentional acts

**Common Discounts** - Protective Device, New Home, Claim Free, Multiple Policy, 55 and retired, etc.

**Common Optional Coverages** - Replacement Cost, Scheduled Personal Property, Business Property, Flood, Identity Theft, Computer, etc