
* **The Summary set out below is ILLUSTRATIVE ONLY** *
* **It does not include the full terms of the coverage** *
* **and does NOT constitute a part of any insurance policy** *

DWELLING FIRE POLICY

Indiana FAIR Plan Policy is written under a Dwelling Fire Policy. The Plan does not offer a Homeowners Policy but does have Basic Property coverage, named perils coverage only. Maximum combined limit of coverage (Dwelling and Personal Property) at one location is **\$250,000.**

Dwelling Property 1 - Basic Form Coverage

Fire Coverage Perils: Fire, Lightning and Internal Explosion

Extended Coverage Perils Include: Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption

Additional Perils: Vandalism and Malicious Mischief

Replacement Cost is not available. Policies are written on an Actual Cash Value (ACV) basis.

Liability and Medical coverage is optional: Separate application must be completed and applied for this coverage. This coverage is subject to underwriting criteria and inspection. (\$100,000 Liability and \$1000 Medical) An additional premium to obtain this is required.

Theft coverage is optional: Separate application must be completed and applied for this coverage is subject to underwriting criteria and inspection. (Max coverage set at \$10,000) An additional premium is required to obtain this coverage.

Earthquake and Mine subsidence coverage is optional: Coverage is subject to underwriting criteria and inspection. Additional premiums are required for each coverage.